

The Three Rs of Biblical Stewardship

Relationships – Responsibilities – Resources

Biblical stewardship has its roots in creation. When God created human beings in His image, He told them to have dominion over His creation. They were to “be fruitful and multiply and fill the earth and subdue it, and have dominion over the fish of the sea and over the birds of the heavens and over every living thing that moves on the earth.” (Genesis 1:28) God gives human beings their first stewardship task in Genesis 2:15. He puts them in the garden “to work it and keep it.”

A steward takes care of or manages what belongs to someone else. God created us to be stewards. He is the Owner and He never relinquishes that ownership to you, or me, or anyone else. Psalm 24:1 emphasizes this key stewardship truth. “The earth is the Lord’s and the fullness thereof, the world and those who dwell therein.” God’s ownership is central to everything we have to say about stewardship. And...He owns us twice—by creation and by redemption.

God’s ownership of everything means that we are stewards of everything He entrusts to our care. We manage what belongs to Him. Unfortunately, through the years, the church has narrowed the definition of stewardship to be primarily about money. Money is a part of what we steward, even an important part, but it is not the only part. All of life is included in stewardship. The Lutheran Church—Missouri Synod has defined stewardship as “the free and joyous activity of the child of God and God’s family, the church, in managing all of life and life’s resources for God’s purposes.” Stewardship is the Christian life, and the Christian life is stewardship.

For many years stewardship has been taught by using three Ts – time, talent, and treasure. In his book, *A Brief History of American Stewardship*, William O. Avery suggests that the 3 Ts way of looking at stewardship came to the fore in post-World War II America. He writes, “Stewardship offices in almost every denomination expanded their services and staff. Extensive stewardship campaigns were launched and appropriate promotional materials were developed. Stewardship materials had catchy slogans such as the three Ts—time, talent, and treasure—to elicit responses in planned campaigns.” Page 19

The “catchy slogan” which is the three Ts stuck. Many still talk about stewardship in those terms. There are those, however, who have felt that the three Ts do not adequately describe Biblical stewardship. The three Ts have been expanded by a number of groups over the years. An online article titled *The Five Ts of Stewardship* adds Temple (our body) and Testimony (our witness). The Texas District LWML (LCMS) has added five additional Ts. They are: testimony (Christian witness), touch (relationships), tissue (care for our bodies) trash (care of God’s creation), and technology (our use of the electronic devices and tools with which God has blessed us). While these additions do expand (although labeling the stewardship of God’s creation “trash” may not be the best choice of words) there may be a better way to describe Biblical stewardship.

Perhaps a more comprehensive way to describe Biblical stewardship is the three Rs: relationships, responsibilities, and resources.

Repentance

In truth there are actually four Rs. The beginning place for the Christian steward is repentance. Martin Luther said it well in the first of his 95 Theses: "When our Lord and Master Jesus Christ said, "Repent" (Mt 4:17), he willed the entire life of believers to be one of repentance." So it is with the life of every Christian, every steward. Repentance is the overarching theme under which the entire life of the Christian steward is lived out.

Joel D. Otto in an online article titled, *What it Means to be Truly Lutheran: Living a Life of Repentance*, wrote, "Luther defined repentance the way the Bible does. There are two parts. The first is that we confess our sins; we acknowledge that we are guilty and deserve God's judgment; we are sorry or contrite. The second is that we receive the forgiveness Jesus has won for us; we believe that God forgives our sins for Jesus' sake; we are comforted (1 John 1:8,9). The Augsburg Confession summarized it this way. "Now properly speaking, true repentance is nothing else than to have contrition and sorrow, or terror about sin, and yet at the same time to believe in the gospel and absolution that sin is forgiven and grace is obtained through Christ. Such faith, in turn, comforts the heart and puts it at peace" (*The Book of Concord*, p. 44).

A Bible study on repentance is on the Godstewards.com website under Stewards by God's Design in the Resources tab. A facilitation guide is included with the study.

Relationships

After repentance, the first R refers to relationships. God created us to live in relationship to His creation. Robert Kolb writes in *The Christian Faith*, "The biblical doctrine of creation describes the relationships God established as he fashioned his creation. He established himself as God and Lord of all his creation, also of his human creatures, whom he shaped in his own image (Gen. 1:26). He established the relationship of human creatures with each other in community and mutual support (Gen 2:18). He established the relationship of human creatures to the rest of creation, a relationship of 'dominion,' that is, God-style support and service, love, care, and concern (Gen 1:26-30). He established the peace and harmony within the individual human creature, which comes only from finding identity, security, and meaning in God alone. Finally, he established his entire creation as very good (Gen. 1:31)." Page 49

R. Scott Rodin makes the same point in his five part study titled, *Abundant Life*. "We were created in the image of a triune God who is for us, who loves us and who seeks our loving response. We are 'relationally wired'. This is seen in the way God created us. Genesis shows us that we were created for whole, satisfying and meaningful relationship at four levels.

1. We were created for a right relationship with the triune God, our creator.
2. We were created for a right relationship with ourselves.
3. We were created for a right relationship with our neighbor.
4. We were created for a right relationship with the created world." Pages 6-7

A Bible study on each of these relationships has been written and is found on the website Godstewards.com under Stewards by God's Design. Included with each study is a facilitation guide.

The studies are:

1. Stewarding my Relationship with God.
2. Stewarding my Relationship with Myself.
3. Stewarding my Relationship with Others.
4. Stewarding my Relationship with Creation.

Responsibilities

The second R refers to responsibilities. Martin Luther included in his Small Catechism not only the six chief parts of Christian doctrine but also a “Table of Duties”. This “Table of Duties” includes “certain passages of Scripture for various holy orders and positions, admonishing them about their duties and responsibilities.” *Luther’s Small Catechism*, page 33.

Robert Kolb writes about these responsibilities in his book, *Teaching God’s Children His Teaching*. “God has so designed human life that we meet one another’s need through a structure which Luther divided into three parts or ‘estates’ or ‘hierarchies,’ usually listed as household, state, and church. This division of human life was commonplace in medieval thinking, and Luther placed it within the framework of his theology, particularly within his schema of the two governments. Because the Industrial Revolution divided economic activity from other family activities, we must speak of four ‘estates’ or situations: home, occupation, society, and congregation...In each of these situations, God has given all people responsibilities...For our responsibilities are truly ‘responsibilities.’ They respond to God’s call to us to exist as the human creatures He designed. They respond to the needs of other creatures as God has designed, so that their needs may be met through His structure of mutual dependence and assistance.” Pages 8-2 and 8-3

A Bible study on each of these responsibilities has been written and is found on the website GodsStewards.com under Stewards by God’s Design. Included with each study is a facilitation guide.

The studies are:

1. Stewarding my Responsibilities at Home.
2. Stewarding my Responsibilities at Work.
3. Stewarding my Responsibilities in Society.
4. Stewarding my Responsibilities in Church.

Resources

The third R refers to resources. A resource is something that is used to improve life. Natural resources include such things as oil, coal, natural gas, metals, stone, etc. God gives these resources to humans to sustain and improve life. We are to steward them faithfully, wisely, and fruitfully. There are additional resources that God gives to each of us to be stewarded for His purposes. Among those resources are the truth of the Gospel, time, talents, and treasure.

A Bible study on each of these resources has been written and is found on the website GodsStewards.com under Stewards by God’s Design. Included with each study is a facilitation guide.

The studies are:

1. Stewarding God's resources: The Truth of the Gospel
2. Stewarding God's resources: Time
3. Stewarding God's resources: Talents
4. Stewarding God's resources: Treasure

While I believe these 3 Rs cover in more depth and detail the comprehensive nature of Biblical stewardship than do the 3 Ts, it is not meant to be exhaustive. Using these thirteen studies as an introduction to Biblical stewardship can help participants begin to see the importance and scope of what Biblical stewardship is all about.

You will find in these studies, especially in the facilitation guides, quotes from various authors regarding the Biblical texts and the stewardship implications of those texts. They are included to give the facilitator helpful resources to use as they lead the studies. These studies are intended primarily for small groups but can be easily adjusted and used in a large group setting.

It is my prayer that the following three outcomes are accomplished through the use of these studies:

1. Get participants into God's Word for it is through His Word that the Holy Spirit works to change lives.
2. Encourage participants to share life experiences especially as it relates to their lives as Christian stewards.
3. Help participants understand the many aspects of what it means to be a steward and encourage them to grow as stewards by God's design in their relationships, responsibilities, and in the use of the resources God provides.

A final word—Harvey Reeves Calkins wrote *A Man and His Money* in 1914. In that book Calkins argued against focusing on stewardship merely as a way to solve a church's financial problems. He argued that stewardship education is a process that takes a long time. He also noted that it is a disastrous mistake to link stewardship to short term financial goals. Many, even today, have not learned that lesson. My hope is that these Bible studies would be a start to a continuous journey of discovery about what Biblical stewardship really means!

God bless your study of His Word!

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