



stewardship

sharing the gifts we have been given

A Catechism on
Christian Giving

Is any kind of giving, especially charitable giving, pleasing to God? How are we to know? In God's Word He tells us what is pleasing to Him. It is the duty of the Church to instruct us in that Word as it applies to all areas of Christian life, including Christian giving.

This catechism asks and answers five broad questions on Christian giving:

- 1. Question: Why give? What is the right reason and motive?**
- 2. Question: What is Christian giving? How should it be regarded?**
- 3. Question: Why should the Church mention money?**
- 4. Question: What is Christian giving not?**
- 5. Question: How much should I give?**
- 6. Question: What are the means by which a Christian may give?**

These answers are not the final words on Christian giving. The intent is to prompt us to search the Scriptures that we may see first of all the genuine, enduring treasure, which is Christ Jesus.

1. Question: Why give? What is the right reason and motive?

Answer #1: Gratitude.

It is evil to give to God's Church merely because people expect it of us—in other words for the sake of men, to satisfy them “so they won't bother us” or for praise and recognition by man (Matthew 6:1) or only to balance a budget. It is better to give out of duty to God. But giving is still not pleasing to God if viewed as a grim and glum duty. What pleases Him is when we gladly offer of our possessions out of gratitude and love for God! (2 Corinthians 9:7). He is pleased when we serve Him with our money

- *because* we know that He is everything and we are nothing;
- *because* He created us, gave us life and blessings, and provides for us;
- *because* He came to earth after we had rejected Him, and gave Himself as a ransom for our sin; and
- *because* His Spirit, through Word and Sacrament, freely works and sustains in us faith in the redemption of Christ, through whom we have pardon, peace, joy, life, truth, and every blessing, and God Himself, for time and for eternity.

Here are a thousand good reasons for sacrificing to Him of our possessions.

Answer #2: God's needs.

God as He is in Himself, of course, has no needs, much less does He need anything here on His created earth (Psalm 50:12). But God has made the needs of people—and especially of His children—His own needs and desires that we should serve Him by serving them (1 John 3:16-18; Matthew 6:2,3).

The greatest need of humanity is not physical—though this, too, must not be forgotten—but spiritual. People need above all else the holy Gospel in Word and Sacrament, so that their immortal souls may be regenerated and kept alive for eternity. The Church has the God-given task to spread and administer the God-given Gospel, and she has the God-given right to receive financial support for her institutions, which cost money (1 Corinthians 9:14; Galatians 6:6-7).

The Church could and should be doing a hundred times more than she is, but there is not sufficient man-power nor sufficient money. Unless Christians are generous for Christ, the Church must beg and plead to just barely meet minimum needs. But what must unbelievers and scoffers think of the Christians and their church when they see her begging and pleading for a pittance while skyrocketing billions are lavished on luxuries and entertainment? If necessary, the Church will beg and plead—for she must care more for the honor of Christ than her own dignity—but let us see that it becomes unnecessary!

2. Question: What is Christian giving? How should it be regarded?

Answer: Worship.

The only correct view of giving is that our offerings are part of our worship, our service to God.

God saved us by His Gospel, not simply that we might sit and wait for eternity, but that we might be “a holy priesthood, to offer up spiritual sacrifices” (1 Peter 2:5). The whole life of Christians as priests of God is a “living sacrifice” (Romans 12:1). And since much of our life has to do with money, it must be included in our life of sacrifice. To be sure, it is a small part of our worship compared to such other spiritual sacrifices as faith itself, patience and forgiveness toward others, for Christ’s sake, the incense of public and private devotion to God, and so on. But just because money is small and mean compared to the really great things in the Christian life, let no one imagine that money does not matter:

“Whoever can be trusted with very little can also be trusted with much, and whoever is dishonest with very little will also be dishonest with much. So if you have not been trustworthy in handling worldly wealth, who will trust you with true riches?” says our Lord (Luke 16:10-11).

Since giving is part our worship, this fact receives recognition in the liturgy. Our gifts are brought to the altar and there

sacrificed to God in love and gratitude together with all that we are and have:

“Accept, we implore you, our bodies and souls, our hearts and minds, our talents and powers, together with the offerings we bring before you, for your praise and service” (General Prayer, *Lutheran Worship*, p. 133).

Our money is merely a small and humble token which represents our whole being at the altar. And is it not fitting that the symbols of our self-sacrifice should be brought to that place from where we receive all the unspeakable gifts of God—His Word, His Absolution, His Benediction, and Himself in His body and blood?

Since “without faith it is impossible to please Him” (Hebrews 11:6), even large amounts given without faith are offensive to God. But the smallest mite given by a child of God is hallowed by the sacrifice of Christ and therefore precious, dear and pleasing in His sight! Only let it be offered in faith as worship!

3. Question: Why Should the Church mention money?

Answer: Because God’s Word does!

Some people are rightly disgusted with financial racketeering in the name of religion, that they are wrongly annoyed and suspicious at any mention of money in the Church. It is true that in our age of specialization even the matter of congregation contribution has become a profitable business. There are large, commercial organizations—strictly profit-making business corporations, mind you—which exist for the sole purpose of organizing church contributions. But these are not the real evil. The real evil is the spiritual bankruptcy and the lack of character and self-respect shown by those churches that allow holy things to be made a matter of business. They might as well employ professionals and non-Christian organizations to organize church attendance, or perhaps even develop charity and patience among the members. The whole thing is an insult to the Church, an

abandonment of her sacred rights, prerogatives and duties to the world. Imagine St. Paul asking non-Christian outsiders, pagans, Jews, or heretics to come into his churches (for a fee, of course!), to organize "Christian giving".

These "fund-raising" organizations have developed techniques which, they claim, can be equally effective in all churches and synagogues. In other words, there is nothing Christian about these "techniques." They are simply psychological devices (not to say tricks) to get more money out of people on the same general basis as we are daily (and successfully) exhorted to buy this or that soap, cigarette, or toilet paper. The principled Christian cannot but regard the whole enterprise as a rather cynical affair, calculated not to make people better Christians, but, as the appeals put it quite openly, to "double or triple the budget"! How foolish to think that something is good merely because it is successful. The principle, not the amount, matters!

Churches can and do practice financial racketeering, even without employing outside agencies, simply by copying their methods. A publication from an American Lutheran synod complains: "Men in the field complain that they cannot do the Lord's work locally because too much work, mostly that of raising money, has to be done for Synod. Some pastors and parish finance committees go so far as to say, 'We have become revenue collectors for Synod!'" Some "stewardship" literature leaves the horrible impression that "spiritual life" can be measured directly by the budget, and worse, that what worries the writers is not the low state of "spiritual life" itself, but the low state of finances. The improvement of the former is desired not for its own sake but as a means of raising the latter!

Does this mean that the Church of Christ should not mention money? Quite the contrary! The more men abuse money, the more the Church must teach them the right use of it. When certain Christians teach falsely concerning the Sacraments, for example, no one expects the Church to keep silent about Sacraments, but on the contrary, to teach the more vigorously

about them the more they are perverted by others. The same applies to Christian giving.

Thus, when the church of Christ says earnest things about money, she does so because she loves men and their souls, not because she covets their money. She must teach men the way of Christ also in this matter. She does it in the spirit of St. Paul who said: "Not because I seek the gift, but I seek the fruit that abounds to your account" (Philippians 4:17).

May God preserve us all from greed! And may He be our true Treasure!

4. Question: What is Christian giving not?

Answer #1: Christian giving is not "paying dues."

Christian giving is not "paying dues," as if the Church of God were a club where a fee entitles us to membership or rights? To a man who thought he could purchase spiritual rights from God and his church, St. Peter declared in the name of God: "May your money perish with you . . . Repent!" (Acts 8:20, 22).

Membership in the Church costs nothing and it costs everything: nothing because the humblest beggar is welcome to all the riches of Christ's grace without payment or charge (Isaiah 55:1ff); and everything because the whole life of Christians becomes a living sacrifice. To withhold anything is to "step outside one's Baptism," to deny Christ as Lord. And no man can have Christ for a Savior if he refuses to have Him for his Lord! Whoever does not wish to belong to Him entirely cannot belong to Him all, for "you cannot serve both God and money" (Matthew 6:24).

Answer #2: Christian giving is not "meeting a budget."

Meeting the budget should be the result, not the purpose of our giving. The budget is a bare minimum. Our gifts should reflect our love for Christ, not our calculation of church expenditures. Though we know that a portion of our gift will be used for the most menial church maintenance items, such as painting or plumbing, we dare not look even upon this portion as a cold cash

transaction, a mere payment of bills. For even the most menial things are sacred in Christ! Of Zion it is said: “For her stones are dear to your servants; her very dust moves them to pity” (Psalm 102:14). Shall we not cherish those dear “stones” within which the life-giving Word and Sacraments are celebrated?

Answer #3: Christian giving is not “envelope filling”.

To throw some left-overs into an envelope just because it needs to be used somehow is certainly a grievous insult to God. He does not want careless and thoughtless service, mere habit. Much less does He want leftovers. The first and choicest portion belongs to Him. Perhaps it is significant that of Cain we read merely the he “brought some of the fruits of the soil as an offering to the Lord.” But of Abel we read that he brought the “fat portions from some of the firstborn of his flock” (Genesis 4:3-4).

Our sealed pledge card is to be an aid to us in approaching the whole matter thoughtfully and with care, and not leaving it to chance or habit.

5. Question: How much should a Christian give?

Answer: A thoughtful and orderly amount.

In the Old Testament, the faithful were commanded by God to give the tithe (10%) of their net income to the Church. Compare Malachi 3:8-12 and note especially the promise of blessing for compliance and the threat of the divine curse for non-compliance.

In the New Testament, we are not bound by the ceremonial law. But shall we, who have greater gifts from God, serve Him less zealously than His Old Testament people? The tithe is a good starting point, and many Christians tithe and find joy and blessing in the practice, even material blessing. But we must remember that material gain must never be a purpose in our giving—else it is mockery—though it may please God to give it to us a result.

In determining how much we shall allot to God through His Church, we must not think of “our fair share” because that is a form of merely “meeting the budget.” In our giving we must forget about others, how much they are or should be doing. We

must not think, for example, that if the budget is \$100, and there are 100 members, “our fair share” is \$1. If I am a poor widow living with others and without any income, even \$1 is too much. But if I am a prosperous farmer or businessman and earn thousands per year, even \$100 is too little under some circumstances. It all depends. We shall not make any laws for one another.

Whatever our situation, St. Paul writes: “On the first day of every week let each one of you lay something aside, storing up as he may prosper . . .” (1 Corinthians 16:2). In other words, we are to give in proportion to our income. In every case it should be a sacrifice; and giving away what we do not need anyway is not a sacrifice.

This is where a sealed pledge card comes in. It is to help us make our giving orderly and thoughtful rather than haphazard. Carefully estimate your income for the year to come, and then prayerfully and conscientiously decide what proportion of that is going directly to God through His Church. Then record the figure on the card, put it in the envelope, seal it, and bring it to church so that it may remain on the altar through the year. No one else will ever look at it. It is between you and God. If anyone does not wish to use the cards, that is his privilege. A sealed pledge is not a trick to get more money but rather an aid to a responsible, serious outlook on giving.

As regards the principle of pledging, consider how God’s people in the Old Testament made vows to Him, and those vows were acceptable to God:

“I will come to your temple with burnt offerings and fulfill my vows to you” (Psalm 66:13).

“Sacrifice thank offerings to God, fulfill your vows to the Most High” (Psalm 50:14).

It is true that vows made to the Lord are not trifling matters, and that every effort should be made on our part to fulfill them (Ecclesiastes 5:4-5; Numbers 30:2-3), for giving to the Lord is not without clear commands and promises of God. Likewise, it is an indication of our love for God and our faith and trust in Him.

We do not hesitate to make solemn promises to the Lord in other matters of faith and conduct—though we know that we are altogether insufficient of ourselves to keep these promises, such as sponsors at Holy Baptism, our vows at Confirmation, our wedding vows, etc. Ought we not, then, to emulate Jacob and boldly and trustingly make our vows to Him, looking to Him in faith to provide us with the ability and the wherewithal to fulfill them? May our gracious Savior direct our hearts and minds to serve Him well in this matter as in all others.

“Do not store up for yourself treasures on earth, where moth and rust destroy, and where thieves break in and steal. But store up for yourself treasures in heaven, where moth and rust do not destroy, and where thieves do not break in and steal. For where your treasure is, there your heart will be also” (Matthew 6:19-21).

6. **Question: What are the means by which a Christian may give?**

Answer: Means and tools that encourage thoughtful giving and oversight.

Many people have indicated that the only checks they write are the ones for their congregational offerings; they have switched to paying bills and purchasing goods with online payment systems for almost all other activities.

Why do people advocate online payment systems? They say that a congregation gains a stable offering pattern, for members set a weekly or monthly offering and the gift is automatically given; no one forgets to write the check or place cash in the alms bags.

Convenience is a factor. Whenever it might be and wherever you might be, you would likely have an opportunity to give to the work of the congregation whenever; your presence and an alms bag at the service are not necessary.

Some also tout an increase in giving, others the involvement of a younger generation schooled in online activity.

The Scriptures do not dictate the means of offering gifts. In an agrarian society, the means were the produce from the field (hence harvest observances in congregations); in Old Testament Israel, the fruit of the herd and the harvest of the grain also supplied the daily bread of the priesthood and Levites. However, if an Israelite was unable to transport the tithe of his field and flock, the tithe could be converted into money; upon arrival in Jerusalem the money was used to purchase what was needed for the celebration and for the care of those in need (Deuteronomy 14:22-29).

When the Corinthians, Galatians, and Macedonians gathered their offerings, they gave in coin so that the gifts could easily be disbursed to other Christians (1 Corinthians 16:1; 2 Corinthians 8:1ff). Checks, as cash and coin, enable easy delivery and distribution of daily bread to the needy. We may view online giving in the same way. The seasons and distances no longer inhibit or prevent offerings; online offerings eliminate physical obstacles to giving; people do not need to have a wallet full of cash or a checkbook.

Yet a word of caution may be offered about online or electronic giving. Though it may smooth out high points and seasonal dips and some speak of the advantage of increased congregational giving, the purpose of any means is not merely to gain more. What creates a healthy love that would lead to “more” is the love of God for His people and a steady reception of His gifts of forgiveness and life in Christ Jesus. On this side of the new creation, we will always have irregularities in the work of our hands; anxiety over budget cycles and meeting bills cannot be adequately addressed either by making the use of a check easier or promoting online giving. The why we give should always empower and regulate the how we give.

Also, placing cash or a check into an envelope requires a decision and an action; setting a regular amount to be automatically deducted at first demands this, but if one does not

regularly review the pattern of giving, the willfulness and desire to give becomes overshadowed by convenience—“it’s done for me”.

Whatever means a Christian uses to give thanks to Our Father and to serve the neighbor—be it cash or coin or online or the specific material need itself (food, Bible, etc.)—the manner should be appropriate to the need (expediency to care for an immediate request would suggest online giving) and the mode should allow and even encourage a thoughtful, deliberate pattern of giving and the exercise of faith and love.

This pamphlet was written by the Rev. Prof. Kurt Marquart
Concordia Theological Seminary, Fort Wayne, Indiana. It has
been revised by the Rev. Stewart Crown, pastor of Trinity
Evangelical Lutheran Church, Palo Alto, CA

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