Christian Stewardship in Light of Theology of the Cross
Michael L. Cooper-White

Hanging on the cruel wooden cross at Golgotha, suffering an excruciating execution, knowing he had little time to go on living, according to John’s Gospel, “Jesus saw his mother and the disciple he loved standing there; so he said to his mother, ‘Woman, here is your son.’ Then he said to the disciple, ‘Here is your mother.’” (John 19:26-27)

In that very moment, filled with passion and compassion, when he had every reason to be concerned only about himself—one more time, in his final act and declaration, Jesus gave. He shared that which was most important to him—his very mother—with another. In that moment, in which he gave himself fully and completely, Christian stewardship was born. From the same cross, an instrument of suffering and death, our Lord Jesus Christ shaped our theology of stewardship. Above all, he recognized that everything—absolutely everything—is a generous gift from God. More importantly, he recognized that all we have—not only material things but our very beings, our bodies, minds and souls, and our human relationships, even that most intimate as between a mother and her son—are gifts, indeed, temporary loans, from the hand of God. God loans us everything for a season, and then all is returned to the hand of God who gave it in the first place.

In giving, in commending his mother to his friend, Jesus demonstrated his love and concern for her. In the world of that era, a woman—presumably widowed—had no legal status or social standing apart from a man. Regrettably, this continues to be the case for millions of our sisters today as well. While it was thus necessary for her own protection and well-being, imagine the incredible action Jesus took in giving up his mother! She in whose womb Jesus was formed and at whose breast he was nurtured, she who played with his fingers and toes as a baby, she whose smile was the first sight captured by his newborn eyes—his mother beloved and beautiful—that one Jesus, at the point of his life’s ending, had to give away. And he did it!

In the act of placing himself at the feet of the crucified Jesus dying on the cross, John had demonstrated already the greatest stewardship among all the disciples. One must ask, “Where were the others?” We know where John was in his stewardship—right there beside the cross to receive and respond to the Lord’s final mandate: “Oh disciple so beloved and so faithful, take and receive as gift my mother—now your mother!”

John shows us that to receive is the other side of the same faithful response to God’s generous love shown so powerfully for us in the cross. In other words, Christian stewardship means to receive as much as it means giving. Above all, the faithful Christian is called from the cross by Jesus to give to others and to receive from others. True Christian stewardship is grounded in open and transparent relationships of mutual giving and receiving.

At the feet of Jesus, then, at the base of the cross, both Mary and John gave and received. Both made promises to enter into a new relationship as mother and son; and both
received this gift of new relationship along with Jesus’ blessing upon it. Imagine for a 
moment the future reunion between these three in the life of the resurrection!

Giving and receiving: Such is the unceasing dynamic rhythm of the never-ending 
heartbeat of Christian stewardship—receiving from the gracious hand of God, and in 
giving back to God, serving the neighbor.

The Tithe and Self-Sufficiency: Useful Concepts Also Carry Risks

In giving back to God, it is important to recognize that to God belongs and is due 
everything, not only a small portion. At the outset, it should be understood that the 
historic biblical standard of the *tithe* can plant false notions about Christian stewardship. 
Indeed, since the era of the Old Testament, giving a tenth as offering to God has been the 
standard. But this should not be misunderstood to suggest that the remaining ninety 
percent can be used for one’s own purposes. The ninety should be spent and invested 
with equal commitment—to use all my resources in service to God.

Pondering more deeply what is really meant by the notion of Christian stewardship, we 
recognize that we are not dealing exclusively or even primarily with economic matters of 
the church as ecclesiastical institution. Stewardship is not concerned solely or even 
principally with money. It has to do with *spirituality*, with what it means to be disciples 
dedicated to follow the Lord when we are called to leave everything. It has to do with the 
fundamental call of God, that is to say, with Christian *vocation*. To be a steward does not 
mean primarily to be a good donor to my congregation, though it does mean that as well. 
But fundamentally, to be a steward means to be a person who adores and follows and 
seeks to obey the divine Creator, the One who triumphed over all the forces of evil when 
Jesus, both divine and human person, gave himself fully to God on Calvary’s cross. 
Gustavo Gutierrez sums up this inclusive embrace:

There is no aspect of human existence which escapes faithful discipleship 
to Jesus. This Way embraces every aspect of our lives. Spirituality is not 
limited to those aspects of life typically called “religious”—prayer and 
worship. It is not compartmentalized, but complete, touching every aspect 
of human life, both personal and communal. It is a lifestyle that brings a 
profound unity to our praying, thinking and acting.¹

Considering the topic of stewardship through the lens of the theology of the cross, we 
recognize that all we have, even life itself, comes from the pure grace and generous 
mercy of God. We hear often in these days, especially in churchly circles, about the 
notion of “self-sufficiency” or becoming “self-supporting.” From a theological 
perspective, it must be acknowledged that at its core, the concept is a heresy. No one, no 
organization lives by means of its own resources. If all we have is gift or loan from God, 
then surely we cannot sustain ourselves by our own resources.

(Translated by the author from the original Spanish.)
Nevertheless, at the same time we must recognize the importance of self-esteem, and move from a posture of over-dependence on those typically considered superior. This is especially important for individuals, communities, peoples and even churches that historically have been “colonies” sustained economically and in other ways from other countries and by outside *patrones*, even colonizing foreign churches.

It is important to find a proper balance. Complete separation from others would be the road of egoism and rugged individualism, the sinful way of isolationism. But continuing over-dependence on outside resources perpetuates dependency and works against personal and communal self-esteem. We must persist in search of a proper balance point, recognizing it will be different for each individual and in every community.

However, while our stewardship must emerge and blossom in a manner indigenous to each unique context, it can be informed by others at the same time. I think that the statue I encountered in my visit to the Argentine province of Misiones represents this “double-sided” face of Christian stewardship. The statue blends two distinct faces, representing both native indigenous Argentine and immigrant European ancestors. Out of the combination of cultures, difficult and painful as the process may be, emerges a new, strong and powerful steward-identity. In this process of forging a new identity, we reflect the theology of the cross, both giving to and receiving from others.
Theologies of Scarcity, Prosperity and Abundance

From the vantage point of the cross, it is important to examine briefly three “theologies” that are much in play among various churches in our current context. The first is known as the theology of scarcity. According to this perspective, the world’s resources are very limited. Some will have enough, but many will suffer from scarcity. Given that Christians are favored by God, we should go in search of our proper portion, giving little thought to the many who will be left hungry and wallow in unjust conditions. In other words, we live in a dog-eat-dog world and we must guarantee that we will be the biggest, fiercest dogs who will win the dogfight and escape with our proper portion of meat.

The second theology circulating especially in many of the churches we call “evangelical” or “Pentecostal” is a variation of the first. According to the theology of prosperity God desires that faithful followers become prosperous and enjoy a life not only of sufficiency, but of luxury. In this view, a Christian’s economic status is a sign of his or her faithfulness. This is simply a modern version of the same faulty theology against which Martin Luther and other reformers struggled. It is a form of seeking salvation through one’s own good works and personal efforts. Such a theology has nothing to offer the faithful poor, or those who remain ill or diseased despite their fervent prayers for healing. Nothing could be farther from a theology of the cross than such glory-theology.

Over against these two vacuous and unsatisfactory theological perspectives, which are promulgated with great enthusiasm on the part of many theologians and preachers in today’s environment, what might we who fervently seek to be faithful theologians of the cross offer as an alternative? The third pathway toward faithful Christian stewardship is charted by what we may call a theology of abundance. From this point of view, God is generous and provides the creation with enough abundance so that every creature might have enough for a satisfying and significant life. This theology takes with deep and utter seriousness Jesus’ words in John’s gospel where he declares, “I have come that you might have life, and life abundant.” (Jn 10:10)

Every individual and each faithful community that embodies a theology of abundance will refuse to place themselves in a competitive posture over against others to garner scarce resources; rather they will seek opportunities for collaboration and cooperation on all sides. A community which conducts itself by means of this abundance-theology reflects the spirit signaled in the book of Acts where it is said of the first Christians that “they had all things in common.” (Acts 2:44) Our contemporary communities will further mirror the kind of community life lifted up by Saint Paul, in which we “celebrate with those who celebrate, and weep with those who weep.” (Romans 12:15)

Theology of the Cross in Luther and Other Liberationists

As Martin Luther’s history-changing 95 theses crescendo to their finale, the great reformer establishes himself as a thoroughgoing theologian of the cross: “Blessed are

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2 For a more thorough treatment of the theologies of scarcity, prosperity and abundance, see Robert Bacher and Michael Cooper-White, Church Administration (Minneapolis: Fortress Press, 2007), pp. 123-124
those prophets who preach to God’s people, ‘the cross, the cross,’ where there is no cross!” In several of his writings, Luther contrasts a theologian of the cross with the theologian of glory. The theologian of the cross speaks the truth in love, names evil and points toward forgiveness and newness of life in the crucified Christ:

Thus, it is only in Christ crucified where we find the true theology and true knowledge of God, as is set forth in John 10: “No one comes to the Father by me;” “I am the door/way” etcetera.

In recognizing that the true God is found most fully only in the cross of Jesus Christ, we become aware that God also takes the side of those who suffer in our world today. And in gazing upon the cross, the condemned ones, those looked down upon by the world find not only their eternal salvation, but hope for their lives in this world as well. The Latin American theologian Elsa Tamez writes:

The excluded—by being aware that their history coincides with that of this God-human who, despite having the dignity of a God, nevertheless cries out like them—recover confidence in themselves. . . . The excluded recognize that they are not alone, that God is with them crying out in unison with them, as God was in the Son. There the power of faith in the one who conquers death on the cross begins to blossom.

Some Practical Suggestions Flowing from a Cruciform Theology of Stewardship

In one of the most important theological books of the 20th century, Gustavo Gutierrez declares, “The Church . . . has two missions: evangelization and the inspiration of the temporal sphere.” What might a cruciform theology of stewardship mean in terms of practical implications? How can we inspire or “animate the temporal” in service to others? This is a question that merits discussion in every individual and congregational context. Some specific possibilities include the following:

1. **Educational Programs:** Sustained conversations based upon biblical and theological concepts of stewardship will be challenging. Not all will readily accept these concepts. When there is resistance, one should cling more than ever to a theology of abundance, confident that for every member who might leave the conversation, and even the congregation, God will bring two or three new ones!

2. **Leaders Must Lead:** Even as he hovered at the point of death, Jesus accepted his responsibility as son to care for his mother. In order to inspire others, a leader in the Church has to publicly share his/her own personal witness. Congregational pastors and

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3 See for example, Heidelberg Disputation #21: “The theologian of glory calls the bad good and good bad; the theologian of the cross calls a thing what it really is.”
4 Heidelberg Disputation #20.
other leaders who share their own faith and stewardship stories will find that others respond with similar growth in their generosity.

3. **Transparent Accountability:** It is vitally important to strive for open and transparent communication and accountability. We live in a world in which, during recent years, there have been many public well known cases of misuse of funds and corruption. In the face of anxiety held by many, even in the Church, it is supremely important to present frequently and with clarity sound and accurate financial reports. These should offer rather detailed accounting of income and expenses, fund balances, as well as salaries and benefits received by those on ecclesiastical payrolls.

4. **Members Follow a Congregation’s Example:** When members see their community (congregation) hoard its resources for internal programs and purposes, they readily conclude that giving to others is not very important. By contrast, a member who sees her/his congregation generously giving away a substantial portion of its resources will be inspired to share generously from personal resources. To be very forthright, it is essential that a congregation give away in “benevolence” a significant percentage of its income—to the synod and national church, as well as to local and international ministries. In the seminary where I serve, in recent years we have had to shift more and more of the cost of a theological education to our students. Many finish their studies with huge debts that must be paid on a pastor’s modest salary. In spite of this hardship, the past several classes have made strong commitments to give to the seminary as well, in order to provide more generous aid to those who will follow them. I believe these new leaders will be strong witnesses who will offer marvelous examples of faithful stewardship among their parishioners.

**Conclusion**

To conclude this essay regarding stewardship and theology of the cross, let us reflect one more time concerning what Jesus said and did during the final moments of his life. With his last words, Jesus *gave*. Out of his deep and profound love for his blessed mother, Jesus *offered*. Instead of condemning those who had abandoned him, or those who had persecuted to the point of causing his horrendous suffering, Jesus concerned himself in his last moments with the needs of others. And upon completing his ultimate gift—his final act of stewardship—Jesus took a sip of bitter wine, and died, crying out the words that will echo throughout all eternity, “It is finished!”

For us, if we would be faithful Christian servants and stewards, we will confess throughout our lives and in our communities the same declaration made by St. Paul writing in 1 Corinthians 2:2: “For I determined to know nothing among you but Jesus Christ, and him crucified!”

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