

---

# Transformational Stewardship: Should We Expect a Net Benefit from Following Jesus?

---

Steve Oelschlager

*Stewardship Program Coordinator, Evangelical Lutheran Church in America*

Which is greater, the cost or the benefit of discipleship? Asked another way, should we expect a net benefit, or benefits that exceed cost, from following Jesus.

As the church continues to struggle to engage people in a life of faith, discipleship, and stewardship, I suggest that the church has not made it as clear as it could, as clear as Jesus would have made clear, why we would want to follow Jesus. Since Martin Luther formulated his theology of the cross, and Dietrich Bonhoeffer popularized the term “the cost of discipleship,” our most concise, accessible, and sometimes passionate communication about discipleship and stewardship has to do with its cost. This implies that to follow Jesus we need to take up our crosses and die to ourselves, no simple endeavor given the intensity and duration of our culture’s me-first socialization.

While the cost of letting go of our egos and our old earthly identity is an essential part of following Jesus, it seems to me that was never meant to be the principal selling point of the journey. I have not seen any successful marketers sell their products by repeatedly implying the costs exceed the benefits. Similarly, I do not think Jesus ever intended to communicate that following him was to guarantee a worse outcome in life. Instead, as Mark Allan Powell has written in his book, *Giving to God: The Bible’s Good News about Living a Generous Life*: “Stewardship [and discipleship and a life trusting in God] is not just a way of life; it is a good way of life. In fact, for many, it is a way to a better life.”<sup>1</sup> That is to say that however excited we get about emphasizing the cost of discipleship, we need to find even more ways to highlight the benefits on the other side of the cost. I think as people of faith we should be comfortable with the idea that choosing to follow Jesus has positive ramifications. That is the point, is it not? As scandalous as it sounds, I believe we are supposed to get something out of it. Following Jesus is more about saying yes to something new and better, than it is about letting go of the old and defective.

References in the New Testament (and the Bible in general) seem to support this line of thinking. Trusting in God leads to “not just life but abundant life” and “life that truly is life.”

Tell those rich in this world’s wealth to quit being so full

---

1. Mark Allan Powell, *Giving to God: The Bible’s Good News about Living a Generous Life* (Grand Rapids: Eerdmans, 2006), 3.

---

**I**suggest that the church has not made it as clear as it could, as clear as Jesus would have made clear, why we would want to follow Jesus. . . . Following Jesus is more about saying yes to something new and better, than it is about letting go of the old and defective.

---

of themselves and so obsessed with money, which is here today and gone tomorrow. Tell them to go after God, who piles on all the riches we could ever manage—to do good, to be rich in helping others, to be extravagantly generous. If they do that, they’ll build a treasury that will last, gaining life that is truly life (1 Tim 6:17–19).<sup>2</sup>

Similarly, “losing your life (your old identity and false self) to gain it,” infers that there is something special and better in store for us on the other side of the price we pay. Imagine being invited to a wedding banquet, a love-inspired party, a celebration where there is plenty to eat and drink, where the wine never runs out and the best is saved for last. This Gospel story is a metaphor that life with God is meant to be good for us, individually and collectively. All of God’s creation from the beginning is intended to be a blessing and sacramentally a means of God’s grace. The invitation is open to everyone, not as a future reward for fulfilling requirements in this life, but instead as salvation here and now, today under any circumstance. My hunch is that we can probably get more people interested in saying yes to this invitation—and the call to be stewards—by better contrasting the life God has in mind for us with our alternative, current reality.

---

2. Scripture quotation from *The Message*. Copyright © by Eugene H. Peterson 1993, 1994, 1995. Used by permission of NavPress Publishing Group.

## Life as we know it

Statistics suggest that life as we know it is not the banquet of fulfillment and well-being that God desires for us. While our standard of living is near historic highs, more people die in the United States of drug overdoses than from gun violence or car accidents. Our suicide rate is at a 30-year high, claiming some 45,000 people per year. Ten percent of our population is addicted to drugs or alcohol while 20 percent of people are struggling with mental health issues. Life expectancy has peaked, falling each of the last two years. Obesity rates are at epidemic proportions. Author and researcher Brené Brown writes: “We are the most in-debt, obese, addicted and medicated adult cohort in U.S. history.”<sup>3</sup> Nobel laureate economist Robert William Fogel summarizes our reality by saying: “People have enough to live, but nothing to live for; they have the means but no meaning.”<sup>4</sup> Did not Jesus foretell this reality when he told Satan in the desert that “People cannot live by bread alone?”

It goes without saying that this is just scratching the surface of distress and suffering in the world. I am fascinated that while people are struggling with pain, adversity, and nihilism, the “self-help” industry in the U.S. generates some \$10 billion in annual sales, connecting people with books, conferences, programs, ideas, practices, and techniques for personal transformation to experience better lives. To put the size of this industry into perspective, that is more than six times what all ELCA congregations collected for regular member giving in any recent year.

The paradox, of course, is that we have an abundance of hurt in our lives and we have an interest in finding solutions and better ways to live, yet growing percentages of the population see the church as irrelevant. What gives?

## What problem does the church exist to solve?

Author and marketing consultant Donald Miller proposes in his StoryBrand framework<sup>5</sup> that all organizations need to be able to articulate, in the simplest, most efficient way, possible the problem they exist to solve. If the intended audience must work too hard to understand what the organization has to offer—how it will ultimately guide them to survive their problems and thrive—then people will conserve their mental energy by losing interest and moving on. The relevancy of businesses and non-profits, therefore, has to do with their perceived value in solving relevant problems. Miller says as an organization, “If you confuse, you lose.”

How might we better communicate the purpose of stewardship and discipleship and the work of the church? What problem does a life of faith solve? If we state that the reason the church

3. Brené Brown, *Daring Greatly: How the Courage to Be Vulnerable Transforms the Way We Live, Love, Parent, and Lead* (New York: Penguin, 2012), 138.

4. Daniel Pink, *A Whole New Mind: Why Right-Brainers Will Rule the Future* (New York: Riverhead Books, 2005), 218.

5. Donald Miller, *Building a StoryBrand: Clarify Your Message So Customers Will Listen* (New York: Harper Collins, 2017).

**My hunch is that we can probably get more people interested in saying yes to this invitation—and the call to be stewards—by better contrasting the life God has in mind for us with our alternative, current reality.**

exists is to spread the Good News and the love of Christ, how do we say that more explicitly? Why is the Good News, in fact, good news? Practically speaking, what difference does the love of Christ make to individuals and the world? How do we shed the familiar church jargon that gets in the way of the clarity that is essential for understanding?

I like the way theologian, writer, and activist Jim Wallis goes about exploring this question. Wallis digs deeper and asks, “Why Jesus, why did Jesus come?” As followers of Jesus, the church might find his questioning useful.

Wallis writes in his book, *On God's Side: What Religion Forgets and Politics Hasn't Learned about Serving the Common Good*,<sup>6</sup> that there are two interrelated reasons for the life of Jesus: the personal transformation of individuals and the social transformation of the world. That is, Jesus was all about improving life, and the world, for everyone. Wallis writes that transforming individuals and transforming the world are two different matters, but they are interdependent. The world is not transformed until people are inspired to change for the better personally, and, we will not experience positive life-altering change until we work to make the world a better place. I like the symbiotic relationship Wallis posits between personal and social transformation. It is not either/or, but both/and.

## Stewardship and what the church wants

It seems to me that one of our challenges in the church is that we have simplified our institutional reason for existence to favor social improvement rather than *personal transformation*. Our emphasis seems to be more about making the world out there a better place, rather than acknowledging that even people who choose to be part of the church are also hoping for something better in life. I wonder if what people hear is that as followers of Jesus, our lives are relatively fine, so our job is to be the light of the world out there. Perhaps this is why people articulate they cannot come to church when they need it most in the midst of personal adversity.

I'm concerned that our ELCA motto might be adding to the disconnect. As the church of “God's work. Our hands.” our most

6. Jim Wallis, *On God's Side: What Religion Forgets and Politics Hasn't Learned about Serving the Common Good* (Grand Rapids: Baker, 2013), 42.

**We have simplified our institutional reason for existence to favor social improvement rather than personal transformation. Our emphasis seems to be more about making the world out there a better place, rather than acknowledging that even people who choose to be part of the church are also hoping for something better in life.**

prevalent communication about the reason for our existence as a church is that God has an abundance of work, and God wants (needs) us to help. Or, from the perspective of ELCA adherents, your problem in life is that you do not have enough work to do (or causes to support), and we have the perfect solution to that predicament. In other words, we are not making it clear enough that we, too, are supposed to benefit from following Jesus.

Instead of connecting the longing people have for better lives with the transformational practices of generosity and serving our neighbors, the emphasis changes. The result is that stewardship and a life of faith get presented as transactional, what we want from people instead of what we want for them. Stewardship comes across mostly as how we fund the church to do God's work.

### Jesus calls the disciples

We should take a look at how Jesus invited people to follow him. In Matt 4:19, at the start of Jesus' public ministry, Jesus encourages Simon and Andrew to become his disciples.

Walking along the beach of Lake Galilee, Jesus saw two brothers: Simon (later called Peter) and Andrew. They were fishing, throwing their nets into the lake. It was their regular work. Jesus said to them, "Come with me. I'll make a new kind of fisherman out of you. I'll show you how to catch men and women instead of perch and bass." They didn't ask questions, but simply dropped their nets and followed (Matt 4:19 from *The Message*).

Jesus does not say to Simon and Andrew, "Follow me because God has lots of work for you to do," although surely Jesus had something like that in mind, too. Jesus does not try to convince Simon and Andrew by saying, "I'm going to fill your nets to capacity with ministry opportunities. In fact, instead of living your life above the waterline as fisherman, you will spend the rest of your life dragged underwater by the weight of the load I will give you."

Jesus also does not say, "Follow me, and you will watch me do lots of things. That is, I, Jesus, am the leader, and you are to

be my followers. Come and watch what I do and take care of the tasks I assign to you."

No doubt, an integral part of the discipleship experience involves being engaged in watching Jesus model servant leadership for the sake of the world. Jesus, however, couches the invitation to Simon and Andrew differently. Jesus says follow me, and ultimately you will be changed into something you currently are not. Follow me, and you will become fishers of people instead of just fishermen. Jesus invites Simon and Andrew to consider a journey of personal transformation, lives full of meaning and purpose derived from making the world a better place.

Here is what is interesting to me about this. The underlying assumption is that Jesus saw this call as inherently valuable, that the transformation Jesus had to offer was precious despite the cost. The testimony does not record that Simon and Andrew needed persuasion to appreciate the value of the opportunity. They dropped their nets and followed Jesus.

### Our hesitation to promote the benefits of discipleship

If the most accessible way for people to understand why they should be interested in following Jesus is to make the case that practically it is a better way to live, why are we in the church so skittish to make that claim? Positive psychology and social science are concluding, through research, that prosocial choices produce better outcomes for us than antisocial ones (which seems obvious). Studies are surfacing that generically support the ways of Jesus as efficacious if we want better lives, including love, connection, empathy, compassion, forgiveness, generosity, gratitude, contemplation, humility, and vulnerability. Social psychologists and endocrinologists are revealing how the hormone and neurotransmitter oxytocin rewards us with positive feelings not only when we are extending love and generosity to others, but also when we are among others doing the same. Given this evidence from the secular world, why can the church not be more outspoken about the fact that Jesus has a plan for us, a way of life, and it is a path toward a preferred future? I think there are multiple reasons.

As Lutherans, we are turned off—and rightly so—by the prosperity gospel and its message that my actions (e.g., giving money to the church) can be seen as a quid pro quo formula to multiply my financial prosperity. We also reject works righteousness—that there is anything individuals can do to earn their salvation. Our solution, unfortunately, is to wholly renounce cause and effect, the very idea that our choices and behaviors make a difference. We place salvation out of our control and make it all about a future in heaven. We ignore the possibility of salvation today "on earth as it is in heaven," and our ability to co-create that with God.

Think again about the wedding banquet as a metaphor for what God has in mind for us. As believers in a God of grace, we trust that God invites everyone to God's feast, and there isn't anything we can do to earn or lose that invitation. Further, we assume that God is even more vigilant, seeking us out if and when we are no-

---

## As believers in a God of grace, we trust that God invites everyone to God's feast, and there isn't anything we can do to earn or lose that invitation.

---

shows. Unless we buy into predestination, however, we do play a role: we get to decide whether to accept the invite and participate in the celebration.

Sister and scientist Ilia Delio puts it this way in a recent meditation:<sup>7</sup>

One might think, on face value, that the self-creation of heaven and hell conflicts with the scriptures, but in fact, the gospel message is based on invitation and choice, symbolized by the parable of the wedding, “‘Tell those who have been invited that I have prepared my dinner . . . and everything is ready. Come to the wedding banquet.’ But they paid no attention and went off—one to his field, another to his business” (Matt 22:1–14). The question of heaven is not one of worthiness before God but accepting God’s invitation for life: “I have set before you life and death, choose life” (Deut 30:19).

Delio continues her meditation with this question from Rabbi Rami Shapiro’s book, *The Sacred Art of Lovingkindness: Preparing to Practice*.<sup>8</sup>

Will you engage this moment with kindness or with cruelty, with love or with fear, with generosity or scarcity, with a joyous heart or an embittered one? This is your choice and no one can make it for you. If you choose kindness, love, generosity, and joy, then you will discover in that choice the Kingdom of God, heaven, nirvana, this-worldly salvation. If you choose cruelty, fear, scarcity, and bitterness, then you will discover in that choice the hellish states of which so many religions speak. These are not ontological realities tucked away somewhere in space—these are existential realities playing out in your own mind. Heaven and hell are both inside of you. It is your choice that determines just where you will reside.

Living as disciples and stewards is not a get-rich-quick scheme, but an extended journey to wellbeing that comes by accepting God’s invitation to a life of trust, one choice at a time. Living as disciples and stewards is not about us superficially benefiting with larger homes, fancier cars, and growing bank accounts, but having more of what truly matters: trust, hope, and love. Following Jesus as

disciples and stewards does not insulate us from adversity, suffering, challenge, or even death. It does give us a framework for resilience to keep on living with hope, meaning, purpose, peace, and joy.

### Is it okay for self-interest to motivate our faith?

Another reason the church is not as persuasive as we might be about the value of discipleship, stewardship, and life of faith, is that we are theologically suspicious of any self-interest, equating it with sin. If we know that letting go of our self-preoccupation leads to a better way to live (losing our lives to gain them), how could there be anything good about self-interest?

Maybe we can learn something from the Dalai Lama, who had this to say in *The Book of Joy: Lasting Happiness in a Changing World*:

As you rightly mentioned, a self-centered attitude is the source of the problem. We have to take care of ourselves without selfishly taking care of ourselves. If we don’t take care of ourselves, we cannot survive. We need to do that. We should have wise selfishness rather than foolish selfishness. Foolish selfishness means you just think only of yourself, don’t care about others, bully others, exploit others. In fact, taking care of others, helping others, ultimately is the way to discover your own joy and to have a happy life. So that is what I call wise selfishness.<sup>9</sup>

The self-interest we are talking about is not about a zero-sum game (I win, you lose) that benefits only the person trying to imitate Jesus. If personal and social transformation are interdependent, as Jim Wallis suggests, everyone benefits when a person of faith takes an interest in abundant life and the life that truly is life. I think this design is part of God’s strategic plan for getting individuals involved in making the world a better place, blessing everyone in the process. A different and perhaps better reason not to overlook the role of self-interest as a motivator in faith development has to do with the discipleship journey itself. When we first begin to follow Jesus, we start with the blatant, zero-sum, self-interest that we learn as self-centered consumers in our culture. Costs and benefits are how we are socialized to maximize our utility. This is how we are disciplined to think as consumers: I am lord instead of Jesus is Lord.

Things start to change as we begin to consider Jesus. The discipleship process at its best engages us in continuous conversion, rethinking, repentance, and reformation, moving us from making decisions based on cost and benefit and maximizing personal gain, to decisions based on a new identity. It is only in the faith formation process that we learn to let go of concern for self as our new identity emerges.

What is going on when people choose things that are not in their immediate self-interest? If you think of a Republican voting

---

7. See <http://email.cac.org/t/d-D7B26A3416677D65>

8. Rabbi Rami Shapiro, *The Sacred Art of Lovingkindness: Preparing to Practice* (Woodstock, Vermont: SkyLight Paths Publishing, 2006), xii.

---

9. Dalai Lama and Desmond Tutu, with Douglas Abrams, *The Book of Joy: Lasting Happiness in a Changing World* (New York: Penguin, 2016), 47.

for candidates that will reduce healthcare benefits that are needed by that voter, or a Democrat supporting raising taxes, knowing it will mean higher taxes for themselves, you realize something different is happening. This is identity-driven decision-making, and it is based on three questions: 1) who am I, 2) what kind of situation is this, and 3) what does a person like me do in a situation like this?<sup>10</sup>

Over the course of our lives, our ideas and choices inform the emergence of our identities and, reciprocally, our identities drive our choices, habits, and character. Being formed as a follower of Jesus is about developing an identity that drives our choices as we ask, what would a follower of Jesus who trusts that Jesus is Lord do in a situation like this? The more we do this, the more instinctual and reflexive it becomes. As Christians, this is the daily conversion process that moves us away from decisions based on self-concern.

Realistically though, how many of us reach the end of that journey when we are entirely free of our old selves and all self-concern? That is, how many of us fully develop the identity of Jesus? If the church is not being explicit that following Jesus is good for you, we are using a strategy that is perfect for Jesus who was utterly selfless, and for no one else. The reality is that the people the church is trying to engage—all human beings—are motivated to get something out of following Jesus.

It should not surprise us then, as stated earlier, that Jesus himself wanted people to know that a life of trust in God was a better way to live, and Jesus used that expectation strategically in his communications.

Jesus once again addressed them: “I am the world’s Light. No one who follows me stumbles around in the darkness. I provide plenty of light to live in” (John 8:12 from *The Message*).

His earliest followers were known as people of the way, because they understood that the wisdom of Jesus and his ways and faith were worth emulating.

## What to do

Let us now circle back to Donald Miller and his StoryBrand framework. Miller claims (as with Joseph Campbell’s idea of the monomyth or the hero’s journey) that all good stories which capture our attention follow a pattern. Miller describes the formula for stories this way. The main character has a multi-leveled problem he cannot resolve alone. The main character crosses paths with another character, a guide, who has a plan for how to deal with the issue, leading to a preferred future. Failure to follow the plan means forgoing the better outcome for something much less favorable. In the end, the journey is all about the transformation of the main character.

In his book *Building a StoryBrand: Clarify Your Message So Customers Will Listen*, Miller writes:

... we’ve only danced around the greatest single motivation your customer has. This single motivator is the

---

**W**hat would a follower of Jesus who trusts that Jesus is Lord do in a situation like this? The more we [ask] this, the more instinctual and reflexive it becomes. As Christians, this is the daily conversion process that moves us away from decisions based on self-concern.

---

driving force behind nearly every decision we make as human beings. Whether we’re buying lawn furniture or choosing a mate, we can’t escape it. I’m talking about the human desire to transform. Everybody wants to change. Everybody wants to be somebody different, somebody better, or, perhaps, somebody who simply becomes more self-accepting. Your brand is helping people become better versions of themselves, which is a beautiful thing. You are helping them become wiser, more equipped, more physically fit, more accepted, and more at peace. Like it or not, we are all participating in our customers’ transformation, which is exactly what they want us to do. Brands that participate in the identity transformation of their customers create passionate brand evangelists.<sup>11</sup>

I sincerely believe that this simple storyline has significance for the revival of the church as the connector of Jesus’ plan with people’s aspirations to address their hurts, fears, and frustrations. I believe we are following Jesus for better lives and for a better world; not just for a better world out there without anything in it for me, and not just for a better life for me without any improvement in the world. Personal transformation is God’s strategic plan for blessing our lives and for driving social transformation. The journey of stewardship and discipleship is the plan that leads us to new identities in Christ and the preferred future for which we hunger. I hope and pray that the church might become clear and compelling in this critical mission.

## For Discussion:

1. When you consider the formation and development of your various identities as a parent, spouse, neighbor, professional, sports-team fan, and follower of Jesus, what do you think of?
2. How has following Jesus benefited you?
3. Using Donald Miller’s StoryBrand framework, how can the church do a better job of being a “guide” for connecting people with Jesus’ way that leads to a “preferred future”?

---

10. Chip and Dan Heath, *Switch: How to Change Things When Change Is Hard* (New York: Crown Publishing Group, 2010), 153.

---

11. Miller, *Building a StoryBrand*, Chapter 11 or Kindle Location 1868.