

FAITH REFLECTION

— *how much is enough?*

How do the people of God define 'the good life' and compare it to our dominant culture's definition?

How much is enough for each of us so that all inhabitants of this good earth may share in the abundance God offers?

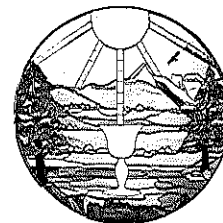
G.K. Chesterton, the nineteenth century British author, suggested that there are two ways to have enough: one is to accumulate more and more. The other is to desire less. Graceful living is about finding an answer to the question, 'How much is enough?' The answer grows out of our love for God, neighbor and for all of God's creation. It means letting our faith and the values derived from that faith drive our consumption patterns—not advertising or the spread of global capitalism that seem to put the dream of 'the good life'—measured by material possessions and social status—within easy reach.

While most of us will continue to experience the tension created by living in a consumer society while trying to live as the people of God, it is possible to deal with that tension and resolve it to a large extent in the decisions we make about our lifestyles. How we spend, save or give away our money, our time and our God-given gifts reflects our faith and values.

Graceful living begins with an alternative vision of how you'd like to live. Now is the time to dream a dream of your own. What is 'the good life' for you and your loved ones? How much of what you want for yourselves is part of the American Dream and how much is related to the Dream of God?

*What would it be like to opt out
of excessive materialism and develop a lifestyle
that reflects the core values of your faith?*

To help in your ongoing search for a lifestyle consistent with your faith and values, I want to suggest seven key graceful living concepts that grow out of faith in a gracious God. These concepts are abundance, frugality, simplicity, generosity, sustainability, justice and Sabbath. Creating a lifestyle based on these core values challenges our culture's most basic assumptions about what constitutes a life well lived, and yet taken together, they are consistent with God's dream that all shall have enough.



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ENVISION GENEROSITY

— a lifetime giving plan

Have you given much thought to becoming a philanthropist? You may say that you don't have enough money to give away, let alone to

become a sizeable giver who tries to make a difference in your lifetime or after your death. But if you, like most middle-income people, have disposable income, the possibility of more to come with investments that are doing well, you can be a sizeable charitable giver.

During the next two decades, well over ten trillion dollars of individual wealth will pass to the next generation. How much of that will find its way to charitable causes?

Developing a spirit of generosity is part of the spiritual journey for all people of faith. Maintaining a lifestyle that is comfortable but not extravagant frees up funds for worthwhile causes and projects. But that rarely happens unless it's planned. So our task is to create a lifetime plan for giving generously in response to our own blessings and abundance.

Begin by practicing percentage giving. Allocate a percentage of your total income each year to give your faith community and other charities. Try to increase that amount by one

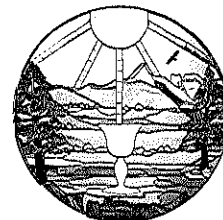
percent a year until you have reached at least the traditional tithing of ten percent of your gross income. By setting values-driven goals for our money, most of us could comfortably give that and more—moving beyond self-imposed limitations to radical generosity.

Giving is a spiritual discipline

that needs to be practiced consistently in order

to become an integral part of our faith.

Planned giving, or giving through accumulated assets rather than using current income, is growing tremendously year by year. More and more people are responding to the charitable impulse and learning about sophisticated techniques that provide tax advantages and lifetime income benefits. Your pastor, estate attorney or denomination's planned giving representative can help you learn about these options and how they can benefit you now and your heirs and charities later. The important thing is to plan consciously for giving generously as part of your financial decision-making.



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CHECKBOOK THEOLOGY

—how do you spend your money?

Do you ever think about how your checkbook reflects your beliefs? What would someone looking at our check registers and credit card receipts assume were our priorities?

In the law of Moses, the people of Israel were taught to bring their first fruits to God as a temple sacrifice, and these first fruits were to be the best—a lamb without blemish, the purest grains, the most luscious fruit. God was to be given the first and the best. That was the nature of the tithe—a tenth portion given to the community in God's name—ten percent of gross income in today's language. It was a given.

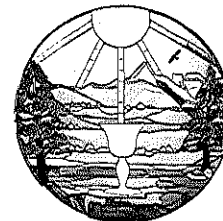
Our checkbooks, net worth statements and estate plans reflect our theology. The custom of American culture is to take care of your own needs first as well as the needs of your family. Leaving something to the church or to other charitable causes in our estate plans seems to be a new thought. Recent estimates indicate that ten to thirty trillion dollars of wealth will be transferred from one generation to the next in the coming two decades. How much of that will go to support the institutions that have nourished us—our

churches, schools and communities? How much will be left to strengthen our common life or to care for God's creation?

How do we decide what to give?

Is it whatever is left over when we've satisfied our own desires? Isn't this just the opposite of what our faith teaches us?

Scripture teaches us that all we have is a gift from God and that we live by the grace of God. This perspective helps to keep us humble when we come to make decisions about how we will use the income and assets we control. A theology of stewardship must bear in mind that all of creation is under the reign of God. Caring for God's creation by using our treasure, our time and our talents for the good of the whole will move us closer to accountability. It will also draw us nearer to God and to all that God has created.



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TITHING

— *more than a number* —

As witness to their faith commitment, Judeo-Christian people have always held the tithe as the appropriate standard of giving. Tithing's origins began with Abraham and the laws of the Old Testament. The tithe was that portion of wealth that God's people set aside to support the activities of the temple.

At that time the tithe was only the beginning of the people's response to God's generosity. In addition, money was given for many other reasons including support for widows.

Often used as a benchmark or goal, the idea of the tithe is used often today as the portion of our wealth that we should give as the basic response of thankfulness for what God has done for us.

Dr. Albert C. Winn in his sermon titled, "*Tithing Is More Than the Number Ten*," presents four principles about tithing.

THE PRINCIPLE OF REGULARITY—

"To tithe is to give regularly, preferably once a week, week in and week out."

THE PRINCIPLE OF PROPORTIONALITY

"To tithe is to give in proportion as you have received."

THE PRINCIPLE OF PRIORITY

"God's share comes off the top, not off the bottom."

THE PRINCIPLE OF RISK

"If we actually give God priority, take God's share off the top, then we begin to live adventurously."

TITHING IS MORE THE NUMBER TEN!

"Now for the number ten," says Dr. Winn. "I am very interested that the New Testament nowhere lays this ten percent on us. Jesus talked incessantly about money, but only twice does he mention the tithe. Once to condemn the Pharisees who tithed their herb gardens and neglected justice and mercy and weightier matters of law, and the other was to hold up as a horrible example the Pharisee who stood and prayed thus within himself, 'God, I thank thee that I am not like other men....I give tithes of all that I get' (Luke 18:11-12).

The publican nearby beat upon his breast and cried, 'God be merciful to me a sinner' (Luke 18:13). And Jesus said that this man, rather than the other, went down to his house justified. Jesus seems to say that if we take ten percent as both a floor and ceiling, if we say no one is righteous who does not give ten percent and everyone who gives ten percent is automatically righteous, we breed the worst kind of moral blindness and self-righteousness."

What percentage do you give? What does it say about your life's priorities?

This insert was extracted from a sermon by The Reverend Albert C. Winn, retired pastor of North Decatur Presbyterian Church in Georgia. He is a former PCUSA General Assembly moderator and president of Louisville Presbyterian Theological Seminary. For the complete text, call 800-524-2612, order PDS #918-87-526.