

Money Talk

by Vera K. White

Now that we church people have grown comfortable talking about sex, the subject that can still make people squirm in their pews is money. Some churches talk about money only once a year when the pastor preaches the annual stewardship sermon. Often the subject of money comes up only when panic sets in. In my role as stewardship consultant for Pittsburgh Presbytery, I know to expect the following phone call each year during the first week of November: "Hi, I'm the chair of the stewardship committee for my church, and I was wondering if you could preach a stewardship sermon for us this Sunday. It's really important because we will be filling out our pledge cards for next year, and we are \$50,000 behind in our budget. We need a REALLY inspirational sermon."

I love my job! There are plenty of people out there who believe that talking about money in church is an inappropriate thing to do. After all, church is a spiritual place, and money is just so ... unspiritual. I believe that talking about money in church is not a necessary evil but a joy, a key component of our call to faithfulness. I love the fact that the Scriptures of both the Old and New Testaments provide us with a wealth of guidance in our lifelong struggle of relating to that wonderful, complex, frightening, challenging, seductive thing called money. I want to discuss three reasons why we need to talk about money in church.

First, we do it because Jesus talked about money—a lot. In fact, he talked about money and possessions more than almost any other subject—more than love or forgiveness or prayer. Why did Jesus have so much to say about money? I believe it was because he knew that there was nothing in life more likely to get in the way of our relationship with him than money and the things money can buy. We need to talk about money in church because Jesus talked about money.

*... The subject
that can still make
people squirm
in their pews is
money.*

The second reason we need to talk about money in church is that we live in a world that loves to talk about money. My bank, my insurance company, and the stores I frequent all have something to say about how I should spend my money. Hundreds of times a day, I hear spending suggestions on radio and television. I receive dozens of credit card offers in the mail each week. The television shows my children watch, the magazines they read, their coaches and teachers all

have ideas about how they ought to use their money. Advertisers convince us that our value depends on our possessions and our worth is measured in dollars. In our jobs, our importance to the company is judged by our paychecks. We evaluate each other by the cars we drive, the homes we own, and the clothes we wear. We hear so many times, from so many sources, that it is necessary to earn more, have more, buy more, sell more, and give more, that we begin to believe that our value in life depends entirely on our fiscal worth. I can't hear that message twenty-four hours a day, seven days a week without beginning to believe it.

I need to hear a different message just once a week. My life depends on it. Paul urges us not to put our "hope in wealth which is so uncertain, but put [our] hope in God who richly provides us with everything for our enjoyment" (1 Tim. 6:17). It sounds so foolish in the face of the world's value system. I need for my children to hear that they are worth more than the sum of their tennis shoes and t-shirts, their toys and video games. When I make parenting decisions that seem absurd to children raised on cable TV and the internet, I need to know that there are other parents who say no to gadgets and gizmos because they choose to put God ahead of things.

Paul teaches that "godliness with contentment is great gain. . . if we have food and clothing, we will be content with that. People who want to get rich fall into temptation and a trap and into many foolish and harmful

desires that plunge [us] into ruin and destruction" (1 Tim. 6:6–9). In a society that tells us that contentment comes from having more and that our happiness depends on our possessions, we need the assurance that there is no contentment apart from God. Paul warns that our eagerness for money can cause us to "wander from the faith" (1 Tim. 6:10). What a radically different message this is from the message my children receive from a Saturday morning spent in front of the cartoon network. We need to talk about money in church because outside of church money is god. We know better than that. We need to remember together what we know.

Finally, we need to talk about money in church because our attitudes and opinions about money did not just happen overnight. We learned our money lessons from our parents and grandparents. We developed habits of saving and spending over decades. Congregations develop their money attitudes and money traditions over generations. Change happens slowly and only when faithful people are intentional about discovering through prayer, Bible study and support for each other what God has in mind.

Our society teaches a theology of scarcity—there are only so many resources to go around. We in the church have bought into that attitude. We show our church budget with a pie chart, believing that if we want to increase the amount of money going to mission, we must reduce the amount spent on Christian education; if the church needs a new roof, staff salaries will suffer. Do we dare to see a different image for God's resources? I believe the ultimate stewardship question is this: Do we believe that the Creator of the entire universe provides enough resources for all of God's ministry or not? If we believe in the sufficiency of the Creator God, we are called to model a brand new kind of money culture in the church.

The church needs to recover its countercultural role, showing a different, more excellent way to a world that is hungry for meaning and fulfillment. In a world where worth is measured in dollars and value in possessions, we who live in the world's richest nation are starving to death. Do you long to belong, to be part of a community that sees abundance instead of scarcity, that rejoices in how much it gives away rather than in how much it

*We need to talk
about money in
church because
Jesus talked about
money.*

saves, that encourages people to live more meaningful and generous lives?

Look at the challenge in Malachi 3:10: "Bring the whole tithe into the storehouse. . . . Test me in this," says the Lord. We have often heard that we must not test God—even Jesus said that. But here is a very important exception to that rule. Trust God with your possessions—all of your possessions. And see if God "will not throw open the floodgates of heaven and pour out so much blessing that you will not have room enough for it." What would your church look like if it were so overflowing with blessings that you did not have enough room for them all?

Test God in this one. Here are some of the things you have to gain.

Congregations that seek to be faithful stewards will:

- Invite their members to lead more generous lives.
- Grow in discipleship.
- Gain a biblical understanding of the appropriate role of money in our lives.
- Provide a powerful alternative to the theology of materialism preached in our culture.
- Challenge congregation members to tithe or to move toward tithing.
- Make conversations about money a regular and significant part of the church's ministry.

Faithful congregations discover that the God they worship is extravagant in generosity, and they will long to respond in the same way.

Scripture quotations from NIV

Vera White is Director of New Church Development, Stewardship and Mission Interpretation for Pittsburgh Presbytery

By Design or By Default?

by Christie Neagle

Every week someone in our office in Louisville receives a phone call asking for help interpreting the financial mission of the church or identifying the stewardship direction of a congregation or session. What is stewardship? What is mission? What does each mean to the future of our church? How do we live out God's vision for us in our daily lives?

What do stewardship and mission mean to you and your congregation? How do your members integrate a model of stewardship into their everyday lives? The Ministry of Money, a nonprofit organization teaching spirituality and money, defines stewardship not as techniques or programs, but as a lifestyle and spiritual journey into the very heart of God.

The journey toward making stewardship and mission come alive began for First Church in Fort Worth in the late 1980s and early 90s. The session began by looking at and within themselves. Guided by Dr. Robert Bohl, the entire First Church congregation made the conscious decision to put mission where it needed to be—out in front as their Number One priority.

The session asked the congregation for mission project ideas, brainstormed ideas with key leaders, wrote about projects in the church newsletter, and asked the entire congregation to get involved in mission. They openly discussed what it means to be a governing body and set goals for their own hands-on stewardship and mission plans.

When they realized that less than 50 percent of the congregation pledged to the church, the session decided that every new elder must be a pledging member of the congregation.

Their efforts resulted in a congregation that was enthusiastic and involved in all kinds of mission, says Bohl.

"Our members sewed clothing for cancer patients and baked 10,000 cookies that were distributed to 4,500 inmates in six area jails on Christmas Eve. They organized a shelter for the homeless that aids between 2,000 and 3,000 people each night during the winter months, and they got involved in other mission in our city. The more we did, the more it became apparent the church would be a success. The more we did, the more the community asked of us."

First Church also gave the largest undesignated amount to Presbyterian mission and was one of six churches to pledge \$1 million to the Bicentennial Fund.

Undesignated giving was a crucial part of the program because "First Church was part of a larger family of faith. We chose to trust in the wisdom at the presbytery level," Bohl explains. At the time there was some talk of PC(USA) churches committing 50 cents of every dollar to mission, but only a few would rise to meet that challenge. Undaunted First Church voted to work toward a goal of 75 cents by the end of the century.

"We reached our goal by 1996," says Bohl. "It was great to watch the commitment and cooperation. The real key was that the session and congregation agreed to the goal unanimously and made plans together. One of our members voiced the concept of making a decision—by design

or default—if we were successful in getting others to buy into an idea, it was a success."

*Guided by
Dr. Robert Bohl,
the entire First Church
congregation made the
conscious decision to put
mission where it needed to be—
out in front as
their Number One priority.*

*"None of us knows what risks
God's spirit may empower us
to take."*

Walter Brueggemann

**Bohl's tips to make mission come
alive in your congregation:**

1. Include your congregation in the planning from the beginning.
2. Believe in the mission of your presbytery—choose undesignated giving.
3. Don't compare yourself to other churches—each is unique.
4. Share your plans and progress with the congregation.
5. Learn from each other. How are other churches in your presbytery making mission a priority?
6. Inspire your entire congregation to take responsibility for stewardship.
7. Don't rush; don't make plans alone; involve your congregation.
8. Look to General Assembly staff for support, guidance, and materials—
Call 888-728-7228 ext. 5659 for assistance.

*Bohl is now retired and living in Florida.

Christie Neagle is
Associate for Marketing
and Resources, Mission Funding
and Development.

The Gospel According to Visa

Rev. Charles Spencer

In my presentations across the church, I've been asking, "Where do your members learn stewardship? Where do they learn the values and standards, guiding their decisions on earning, saving, spending and giving?" Groups usually respond, "At home." We discuss the conversations taking place in our own homes and most admit they are not doing much to teach stewardship to their children or grandchildren. It usually emerges that most of our members actually learn stewardship and develop their standards and values around earning, spending, saving and giving from our culture.

A Pennsylvania pastor asserted that the members he served learned stewardship from a major discount retailer. He mentioned their ad featuring an electronics department clerk. The clerk, or actor playing a clerk, talks about the big televisions, the DVD players, the surround sound systems, the movies on DVD and the other technology that you need and they have. The clerk closes, "If I can afford this, you can too." We discussed whether those in the room could afford those things. We were skeptical whether on a clerk's pay one could support a family and have all those toys. The pastor said he realized that his community was learning its stewardship from the retailer standing at checkout counter. He was behind a parishioner with a cart full of electronic toys. The person had to try three credit cards, before finding one with enough balance left to make the purchase.

The church often assumes we have the only stewardship message. We think we can graciously refrain from delivering it until a few weeks in the fall. In truth, our members face a barrage of stewardship messages from retailers, credit card companies, home equity loan agencies and a host of others. These messages are well written, beautifully photographed and delivered into the home via television, radio and print twenty-four hours a day, seven days a week, fifty-two weeks a year. The church is naïve to think we can deliver an alternate message in a few weeks, with a pledge card, a letter and a sermon. Join in the conversation about what is needed to teach Christian stewardship in our time, in face of all the competing stewardship messages, seeking other than grateful lives.

Charles Spencer is PCUSA's
Associate for Stewardship Training.

The Joy of Giving

"For where your treasure is, there your heart will be also" (Matt. 6:21).

Does money dominate your life, allowing you to buy every gismo you see? What do your practices with money say about you? Does money and its use worry you? Does money affect your relationship with others? Your relationship with God?

"The scriptures are real clear that the money we have is not really our own," asserts Whit Malone, pastor of Springdale Presbyterian Church, Louisville, Kentucky. "[Money] is given to us to be used wisely to take care of our basic living needs and to be shared with others."

Springdale, like many other growing churches, decided to raise money for renovation and a new building through a congregation-wide capital campaign. And also like other churches, Springdale's attitude was the first thing that had to change and grow.

"We have a very friendly, welcoming congregation, but we had had no reason to give significantly for decades," Malone explains. "Once the shock wore off about the amount of money we needed, you could see the mental shift from being a small 'mom and pop' church to 'Wow, we can do this!' We can do big things and grow."

Mary Pace, a Springdale elder and session member, says the session went through a long period of collective soul searching. "We had a collective sense that not only should we do this, but that we were being called to do it as good stewardship of the facility, of the mission of the church and for future and current members. When we faced that reality we were able to move forward with the deeply held belief that that was what the Holy Spirit was leading us to do."

The Presbyterian Church (U.S.A.)'s Church Financial Campaign Service (CFCS) was chosen to guide Springdale through the campaign process. Serving the church for fifty years, CFCS tailors campaigns to the unique situation of each church. A CFCS consultant worked with the campaign committee to organize Springdale's timeline, strategize goals and train committee members.

"We were very impressed with CFCS. The consultant was with us step by step. She was a wonderful encourager. Very professional but also sincere in her interest," Pace reports. "She became a valued friend to the church. Her experience and skills were key to our success."

As an advanced gift steward, Pace was required to visit her fellow Springdale members and ask them to make a substantial gift. "The thought of asking another church member for money in a one-on-one setting was scary, but CFCS provided great training," she says. "It was an opportunity for me to more fully live my stewardship of money belief."



One Springdale member who was asked to give a significant gift during the advanced gift stage has a strong opinion about the stewardship of money. "How we spend our money and time, treat our body, and behave with others is a reflection of how we care about God," says Ann Gillies. "I look at money as something that is not mine to begin with so I was just returning it to God's work."

Ordained an elder in 1979 and a member of Springdale since 1992, Gillies says everyone needs to make choices about money and how it's used. If people don't include helping others through their church or a charity, there may be a need for a conversation with their minister, church friends and themselves. "After I thought about it I realized I was finding money to landscape my yard and go on trips. Why not find money for God? I just arranged my life to get it done. People who give still have as much."

That's a thought echoed by others. Pace, her husband, Scott, and daughters, Bethany and Alyssa, made their giving decision together. "We involved our daughters and wanted them to know what this commitment might mean to them and future generations. We felt challenged to make it a figure that wasn't initially comfortable—knowing that it was in addition to our annual mission gift. As an advanced gift steward I was asking others to make a sacrifice, and I felt called to do so with my family. We struggled with our decision in determining what was a significant gift for our family and really feel good about our decision. We're still driving two cars, but our family vacations may be a little closer to home for a few years."

Springdale's campaign goal was \$1,000,000. Through dedication and trust in God, they raised \$1,350,000 to provide their members with handicapped accessibility and more classrooms.

According to Malone, examining our practices and beliefs about money can offer us a "new perspective on life and a deeper faith. And we all need to remember Jesus is more important than money.

"If you don't ask for money, you won't receive any."

CHRISTIE NEAGLE is Associate for Marketing and Resources, Mission Funding and sbyterian Church (U.S.A.).

*"We make a living by what we get—
we make a life by what we give."*

Winston Churchill

Which of the following have to do
with stewardship?

1. Donation of money to charities
2. Giving time to a worthy cause
3. Changing to a simpler lifestyle
4. Inviting a foreign student to dinner
5. Visiting a shut-in
6. Helping to install a computer software package at church
7. Taking time with a child
8. Visiting an enemy to reconcile the relationship
9. Praying for those who disagree with you on abortion
10. Saying no, in love, to a child who continually asks you for money
11. Working an honest eight hours each day for your employer
12. Keeping the Sabbath
13. Working on your spiritual development

WHEN FAITH AND MONEY COLLIDE

CALL FOR HELP — 888.728.7228 EXT. 5659

By sharing his experiences and ideas David Johnson sparked a very productive conversation about silence and money in the church—an issue that will continue to be talked about for some time. Our church is now moving from a state of decline to one of hope. By facilitating and guiding these discussions, Rev. Johnson gave our whole church encouragement!

John Lenker
Chair, Stewardship/Mission Funding Committee