

MAKE IT HAPPEN: JOY FILLED GIVING

"Each of you must give as you have made up your mind, not reluctantly or under compulsion, for God loves a cheerful giver. And God is able to provide you with every blessing in abundance, so that by always having enough of everything, you may share abundantly in every good work." 2 Corinthians 9:7-8

How in the world do we develop our habits with money? Echoing Martin Luther, why is it that our wallets and purses are the last part of us to be baptized? What in the world does my standard of living or my uses of my middle class income have to do with the Christian faith? Here are two stories that have shaped my thoughts on stewardship and the giving of money. These are two stories about law and gospel and the joy (or lack of it) of giving to God.

My first Sunday as a parish pastor (I was not yet 26 years old) a woman came up to me after worship in the coffee hour and said, "Great sermon, Pastor. Just remember you can talk about anything you want in your messages but just do not talk about money." For about a year I followed her advice. It was after a few visits with this lady that I realized why she wanted me to stay away from the money topic. The love of money was her own sin and she did not want me to talk about her own sinfulness. She thought it best that I stay away from her personal demons.

QUESTIONS

Giving can and should be a joy. Why for all of us, some of the time and for some of us, all of the time is financial stewardship of our lives a burden and a pain? Why is it that when I meet with congregational leadership in so many places does money become a road block to accomplishing God's call?

In our work in the church both as lay leaders and as pastors basic financial stewardship questions arise.

Why give to God? Why give to the church? How much do we give? Do we support the work of the church out of duty, guilt, expectation or for other reasons? Is the church the best place to give to God or are we by our offerings just keeping the wheels of a very old machine moving? Our giving really does not accomplish much of anything, does it? How do we as a church develop a culture of giving that makes a difference in the world and simultaneously builds a life of discipleship in the giver? And how does the joy of giving fit into all of this effort?

These are all big questions for us. Resources are available for any of us to tackle these questions and issues. In their books Craig Satterlee, Mark Powell, J. Clif Christopher and Robert Lupton take a significant and serious look at giving. They reveal to us different approaches and reflect

on the discipline, the pain and the joy of generosity. If we are serious in our struggle with money help is available. Read these books.

My seminary classmate and now professor of New Testament at Trinity Lutheran Seminary in Columbus Ohio, Mark Powell, defines stewardship in this helpful way in his book *Giving to God*. "Properly speaking, stewardship is about all of life, about giving ourselves to God and using all that God has given us in grateful and appropriate ways. Still, in this book we will talk about money more than anything else because I find that for many of us this is where the issues become most real" (Powell, Location 58).

Bishop Craig Satterlee who at the time of writing his work on stewardship was professor of homiletics at the Lutheran School of Theology in Chicago, speaks to the heart of a joy filled stewardship ethic. While there are many theologies, and thus preaching on stewardship in the Bible could have many topics including (but not limited to) tithing, first fruits, and proportionate giving. But echoing Mark Powell, Satterlee writes in *Preaching and Stewardship*, "A better approach is to look for and preach about God's promises related to money and giving--promises designed to inspire our confidence rather than arouse our guilt" (Satterlee, p. 45). Throughout, Satterlee calls upon the preachers to say what they mean about stewardship and to talk about money directly. It is not enough to hint about our giving. "For preaching stewardship to matter, preachers need to name what they mean by stewardship. As one congregant told his pastor, 'If you mean money say money'"(Satterlee, p. 6).

DEMONS

When my wife Luanne and I were married I assumed naively that most people were raised pretty much as I was raised concerning money. In my family of origin, my mother, sister and I talked honestly and openly about our family financial situation. My father had died when I was ten years old and my mother needed to work outside the home to pay the bills. On occasion the conversation at our dinner table would be about money. My mother would say, "I was paid today, and paid our bills. Now we have twelve dollars to spend. What are we going to spend it on?" My sister and I would have plenty of ideas. My mom would lead the discussion. Indeed, she would make the final decision, but we felt we all agreed on a plan. In our family I do not think there was a time when I was not aware of the family finances. I knew what my mother made and what she had in the bank. I remember discussing her income tax returns with her when I was sixteen years old. I knew what our electricity bill was on a monthly basis, how much the property taxes were on our farm and how much mother gave in the offering at church. So it was a shock when I found out that my wife was not raised the same way. My wonderful father-in-law and mother-in-law did not discuss or even disclose the family financial situation with my wife when she was a child around their kitchen table.

I have come to discover that more people were raised like my spouse and less like me. In fact, some families are absolutely secret about their own family income and expenses and keep all information hidden even from members in their own families. In the parish as a pastor I heard many stories about how people would die without ever discussing family finances with their own children. And there are many a story of husbands and wives who had good marriages and yet failed to disclose information about assets or debts to each other. What is it about money that tempts us to hide and even lie or deceive those we love? What is it about "the love of money that

is the root of all evil?" How is it that money, which can do so much for people, can become a divisive matter in our families and in our churches?

Available on the ELCA's Stewardship page website is a version of what has come to be known as "A Money Autobiography." This tool offers a creative way to explore our deepest feelings about money, power and giving. Stewardship committees, congregation councils or any other congregational study group would be well served to begin the inward search to discover one's feelings about money with this or similar tools. I have used a version of this document with dozens of groups in retreats or meetings.

As bishop, in my stewardship consultation with congregations across the Upper Peninsula of Michigan and Northeastern Wisconsin, I have learned that our personal thoughts, fears, dreams, and hopes concerning money are shaped when we are very young. The truth is your mother will always be with you! There is an old saying, "The only thing worse than growing up in the Great Depression is having parents who grew up in the Depression." I was one of those shaped by a Depression era mother who told us, her children, again and again to "save, hold on to and keep your money." Always asking us, "Do you really need this and can you afford it?" To this day, even though I am definitely middle-class in income, I am a depression era offspring in money psychology. In our family we even kid about our parents with our cousins citing us as "cheap Norwegians."

One of our demons in the church is the idea that the church is a "club." And this is much more than a stewardship issue. The "club" mentality is pervasive and malignant. We don't call our churches clubs, but they are a membership based provider of services to those on the inside. Thus a club! Our rhetoric even reflects the mentality. We say things like, "We are just one big happy family here. We talk about paying our share. Sometimes in stewardship campaigns we even talk about dividing up the need for the New Year or for the new building and asking people to give that amount. We say, if everybody raised their giving by x% we would pay our bills."

Really, to ask poor givers to increase their giving by the same percentage as a sacrificial giver is to even more accentuate the failure of those weak giving folks to faithfully give. The sad truth is that if our churches are comfortable places where the same old people do the same old things year after year with a paid chaplain as hand holder and guardian of the tradition, we risk no longer being the church of Jesus Christ. It is easy to see how we have become "clubs." Bishop Satterlee reminds us that until 1800 or so in this country, churches were supported by public taxes. Once the churches were disestablished they came to be supported by the people who benefited from their services (not unlike National Public Radio) (Satterlee, p.12).

There was in our American history a great financial need to be met with hundreds and thousands of churches supporting clergy and conducting programs and no subsidies from the government. Salaries needed to be paid, the bills met. Soon the nature of the church as a mission house declined in emphasis. At best many churches became community centers and soon converted into a chaplaincy home where the member's needs became the priority. The members gave the money, pastors became kept men and women and the needs of the membership were paramount first, last and always.

The spiritual life of the giver needs to re-surface in our understanding of stewardship. Mark Powell writes, "Jesus was not a fund-raiser. He talked about money a lot, but not because he wanted people to give to any particular cause. He talked about money because he cared about us and because he knew that what we do with our money affects who we are spiritually" (Powell, location 529). The demons of this age will pull us into financial ruin with over commercialization, over consumption and over indebtedness. And thus we have a spiritual issue. The church of Jesus needs to step up and make a difference in our modern American culture!

Christians consider themselves to be generous people. The Biblical call to support the widow and the orphan, to welcome the alien and to support the ill and troubled continues to be a significant part of the mission of the Christian community. All Christian denominations seek to assist the poor. Most congregations have programs or funds whose purpose is to support "the least of these." Even in that wonderful work referred to by Jesus in Matthew 25, sin can creep in. Robert Lupton writes in his book of the demons of humanity that prevent us from so often doing good things with our charitable giving. Lupton is a community developer with broad experience in Atlanta. He has worked for thirty years with the poor in our midst. His jarring recognition of the failure of much of this benevolent work to make a difference is summed up in this paragraph.

"For all our efforts to eliminate poverty-our entitlements, our programs, our charities-we have succeeded only in creating a permanent underclass, dismantling their family structures, and eroding their ethic of work. And our poor continue to become poorer" (Lupton, p.3).

Now he criticizes us in the church. Coming under his critique are religious communities.

"And religiously motivated charity is often the most irresponsible. Our free food and clothing distribution encourages ever-growing handout lines, diminishing the dignity of the poor while increasing their dependency. We converge on inner-city neighborhoods to plant flowers and pick up trash, brushing the pride of residents who have the capacity (and responsibility) to beautify their own environments. We fly off on mission trips to poverty-stricken villages, hearts full of pity and suitcases bulging with giveaway goods, trips that one Nicaraguan leader describes as effective only in 'turning my people into beggars.'" (Lupton, p.4)

Can we honestly hear his critique? Can we listen to this prophetic voice? Original sin, even our "less than sacrificial giving" turns into self-congratulations (we are a very generous church we say!) or a buying off of our own conscience so that we can claim that we really tried to help. But there is in so many of our programs of mercy no long-term commitment, no personal connections, and no real work. If our ministries generate dependency on our food banks, our support to families and our good-intentioned works rob people of self-respect and initiative, we as a Church need to re-think our ministry. Can we ask ourselves some tough questions about our social ministry: Why is it that even in times of general economic prosperity with a declining or stable un-employment rate the number of persons seeking food aid and other support seems to grow? Are we enabling people to use their money for less than positive economic life-style choices by providing for them free food? Are we robbing people of their dignity as human beings by subsidizing them? How is it that we prefer to give our money to "feed the hungry" but are not

interested in the long-term commitment to individuals that would support their change into less dependent people? Or do we just prefer the poor in our midst to be dependent on us?

When Luanne and I were raising young children we would invite them each year to go to their overstuffed closets and give their best shirts and pants to the clothing drive for the St. Vincent de Paul Society. We would tell our boys to pretend they were children who needed clothing. What would they pick from your closet? The best stewardship education for our children is to remind them that the poor are deserving of our best, not our cast-off clothing. The best education in giving is to remind ourselves that the poor are children of the same God. The poor are people with value and dignity.

One of the frustrations of this work in the synod office as a bishop is the nearly desperate need for many of our congregational leaders to follow the "C is B rule." You know what I mean. "Whatever is **C**heapest is **B**est!" Part of that near-sightedness is the need by many church leaders to starve our church employees. The church is not a great employer of laity. How many of our part-time secretaries and janitors working more than half-time receive any "fringe benefits" beyond the legally required Social Security taxes? Clergy compensation is somewhat different since minimum guidelines for salary and benefits are enforced by the synod. But still the congregation leaders will often discourage our pastors by failing to compensate them fairly. Why is it that, in the words of the old bitter aphorism, a church council prays at budget time when the pastor's salary is determined, "Lord you keep him humble. We will keep him poor?"

When one looks objectively at the whole world it is important to recognize that we who live in this country in the 21st century are comparatively wealthy. I will never find many Lutherans who claim to be rich, but the truth is that we are a middle class church and we benefit from the fruits of Western capitalism. For all the struggles that our economic system gives us, we live in a time when we are surrounded by the most prolific amount of goods and services in the history of civilization. No other economic system ever has generated the good and services that have been made by modern mixed capitalism. Our pensions and medical benefit systems, both governmental and private, have brought millions of people the peace of mind of income security. The Church has greatly benefitted from this prosperity. What would our offerings in our churches look like if it were not for the Social Security and Pension systems? And the freedom of this income security gives our senior retired members time to volunteer at any amount of community and church activities. One reason we in the congregations can depend on volunteers so much is that they have sufficient income that allows our people to give their time with such generosity to the church.

POSSIBILITIES

What good would a paper on stewardship be if it did not include any number of helps or ideas for our congregations and their leaders? Here are a few practical ideas gleaned from the pages of these four books.

- 1. Understand why we give!** Our financial offerings are a part of our worship of Almighty God. Bishop Satterlee tells us that just as lovers buy gifts for each other we present offerings to God as a witness to our love (Satterlee 56ff.). Explore our reasons

for giving (participation in God's mission, growing in grace, bearing witness to the Gospel, an act of resistance in an age that is obsessed with the love of money) by reading a book in a small group. Clergy could benefit from Bishop Satterlee's excellent work on preaching, and laity and clergy would benefit from exploring Powell's book.

2. Decide that you are going to have a high expectation church. When people in the parish came to me during my years serving in a congregation and asked me how they could become a better Christian (that was not exactly the way they phrased it but that is what they meant) I would tell them that to grow closer to God I recommend that they worship more, pray more, read the Bible more and work to be more generous with their finances. Stewardship is really a spiritual issue and we want our people and ourselves to be more spiritual.

"When I look at churches that have outstanding financial stewardship, I almost always see a culture that espouses high expectations for its membership in all areas of discipleship and stewardship. I see churches that unabashedly say that all members are expected to attend worship every week that they are well, to serve society in at least one area outside of the local church, to be in at least one small group that is studying how to grow as a Christian, and to give at least 10 percent (tithe) of their income. They talk a lot about spiritual disciplines such as prayer and fasting as ways of remaining grounded. Statistics tell us that these are the churches in America that are growing, and that people tend to leave low-expectation churches to go to high-expectation ones rather than the reverse" (Christopher, p.82-83).

Mark Powell warns us that tithing is not the easiest to teach especially when we understand it as it was practiced in Biblical time. "Tithing was a standard expectation for common people. The rich would be deemed stingy if they did not give much more (cf. Luke 19:8). Jesus said, "From everyone to whom much has been given, much will be required; and from the one to whom much has been entrusted, even more will be demanded" (Luke 12:48). Thus, it is not surprising to find experts on stewardship today who conclude that tithing is simply too easy for Christians in an affluent society like ours" (Powell, location1397).

3. Remind the congregation and yourself what wonderful work God is doing through the offerings to this church, synod and the Evangelical Lutheran Church in America. There is a danger here. As my mother used to say "self-praise stinks." Let's not confuse back-slapping self-righteousness, "Aren't we a good church," with giving glory to God for all God does through this congregation. A weekly witness or testimony spoken in the worship services, frequent newsletter articles, personal reflections by laity would all focus on what God is up to through this church (Christopher, p. 86). A good start for any stewardship testimony, written or oral is "How would this community be different if our congregation did not exist?"

4. Help our members with their individual personal finances. Many in our churches are having considerable personal financial struggles. Whether it is mortgage or credit card issues, student loans or even gambling debts many of the members of the congregation are in need of help. The old saying is true, "When the

student is ready to learn, the teacher will appear." How can our congregation teach? There are programs and ministries available that can assist. Christopher recommends several including "Financial Peace University" (daveramsey.com/fpu/home). Several of our congregations have used this Financial Peace University and found the program helpful. The theology is not always perfect but the program works.

5. Create a congregational culture of thankfulness. Christopher recommends pastors write ten "thank you notes" a week. There is always somebody to thank! One of the disciplines that our pastors and church leaders often fail in is thanking people. Christopher and others also encourage tailored letters each quarter to congregational members based on their level of giving. Challenging letters encouraging growth are key. We must use the word "increase" in all our stewardship correspondence.

6. Resolve as a congregation to make your outreach to the poor social ministry productive and not counter-productive. Robert Lupton invites religious communities and individuals to listen and respect indigenous leadership of the serving communities and learn the dreams of the people. He calls us to take the "Oath for Compassionate Service." This applies to both our local outreach and our national and international justice work. That oath challenges us to:

- *Never do for the poor what they have (or could have) the capacity to do for themselves.
- *Limit one-way giving to emergency situations
- *Strive to empower the poor through employment, lending, and investing, using grants sparingly to reinforce achievements.
- *Subordinate self-interests to the need of those being served.
- *Listen closely to those you seek to help, especially to what is not being said.
- *Above all, do no harm. (Lupton, p. 128)

JOY

One last thought. Joy is a part of any life well lived. When I was a parish pastor I remember that joy. That joy even had a name, Esther. She was a "little old lady" who was a great woman of faith who even late in her 80's was a joy filled Christian giver. She knew her place on Sunday mornings--the fifth pew on the right side of the church sanctuary. One Monday morning when I was driving to my church office, I saw Esther leaving the door of a neighboring church. I was interested in why she, lifelong member of our congregation, was in another church. In a few days I saw her and we talked. For a number of years Esther had a young single mom working cleaning her house. The young mother had serious financial issues and Esther was determined to help. Esther was very concerned that her gift be anonymous. So Esther made an arrangement with another church where her cleaning lady worshiped. She told me, she was at the young woman's church when I saw her dropping off the gift. The Church had agreed to quietly forward Esther's gift. "It is such a privilege to be a part of God's work in this world," Esther said, "I am so happy to give." Now there was a generous woman of faith. There is joy in giving!

RESOURCES:

Not Your Parents' Offering Plate: A New Vision for Financial Stewardship"
By J. Clif Christopher (2008 Abingdon Press)

**"Toxic Charity: How Churches and Charities Hurt Those They Help
(And How to Reverse It)"**
By Robert D. Lupton (2011 Harper One)

"Giving to God: The Bible's Good News about Living a Generous Life."
By Mark Allan Powell (2006: Eerdmans-electronic version)

"Preaching and Stewardship: Proclaiming God's Invitation To Grow"
By Craig Satterlee (2011 Alban)

+Thomas A. Skrenes
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