

Stewardship of Money: Doing the Best We Can with What We Have

Almost half a year into this series of essays on stewardship, I'm finally getting around to writing about the subject everyone in the church associates with the word stewardship: *money*. I thought this would be the most timely month in which to address financial stewardship since this is when most church leaders are planning their annual fall finance campaigns. Linda Sullivan, our Conference Communications Specialist, has made many links to excellent resources about effective programs available right here on this website. I hope you'll take time to browse through them and read the sites that you think will be most helpful. Some have just been posted within the past week or two by Bill Mullette-Bauer, Conference Director of Stewardship and Finance.

My aim in this essay is not to duplicate what's already out there, but to tell a true story of one rather reluctant giver who has been learning how to be a better steward. It's the one thing about financial stewardship that I'm quite sure even the ordained elders and long-time lay leaders among you haven't heard yet (unless you've invited me to preach at your church for Consecration Sunday already). It is my personal story of coming to practice and believe in faithful giving to the church. I mention *practice* first and then *believe in* because that is the order in which things happened for me. You see, that's been a fairly consistent pattern in my faith journey: first I need to practice a spiritual discipline – almost always at the suggestion of someone I trust and admire -- and then its value becomes apparent to me and I start believing in it. Before I believed in the value of attending worship services regularly, my dad made a habit of taking me to church with him on Sundays. Eventually I came to see value in this habit and chose to continue it on my own. Before I understood what prayer really was, my mother and grandparents prayed with me. Over time I adopted this habit for myself because I had learned that practicing it brought me insight and peace of mind. It has been the same with the habit of giving. Here's my story. I hope it helps you reflect on and share your own.

When I was a teenager, my faith was an on-again/off-again sort of thing. My nominal and sporadic giving reflected this. I went to church (usually an Episcopal one with my dad) and listened with curiosity but detachment to scripture readings and sermons. God and Jesus were *topics* to me more than forces in my life, at least to my conscious mind. Now and then there were glimmers of connection, but I was adrift most of the time, soaking up ideas from a variety of sources and resisting commitment to any particular theology or congregation.

Then I fell in love with a Methodist. We met at Willamette University, and our first date was to First United Methodist Church, Portland -- the church he grew up in. I was impressed with the music, the intellectually stimulating preaching, the friendly people and the emphasis on social outreach. I was also impressed with my new boyfriend's commitment to his church. Before he asked me to marry him, Jeff gave me a little book by his senior pastor, Dr. Ray Balcomb, about tithing. He hoped it would help me understand his decision to always give at least a tenth of his income for "God's work in the world". I dutifully read the book and agreed to tithe with Jeff – since, after all, I wanted to marry the guy and tithing was clearly part of the package. It was Jeff's

personal witness and example that got me to start giving consistently. Youthful convictions often lead to life-long habits.

But youthful convictions clash often with worldly enticements. When I was a young adult there were many temptations to spend instead of give. It took more than one compelling witness to keep me financially faithful to my church. It took a community of faith that was working together to do something worthwhile with our pooled resources. I needed to know that the money we gave was making a positive difference. Our pastors and finance committee did an admirable job accounting for the money we and others gave to First United Methodist. They made the church budget accessible to any member who wanted to review it, and they involved many members in setting goals for funding various ministries. These practices built trust and a sense of collective mission. Almost every Sunday we heard brief vignettes about how our tithes and offerings were helping someone somewhere in the world, perhaps through a local food bank supported by our own congregation's donations, or through UMCOR's disaster relief supported by our apportionments. These weekly "Church in Action" announcements renewed my confidence that whatever sacrifice I felt like our family was making to meet our pledge was not in vain. We were doing some good.

Another temptation for me to give less than a tithe came when I learned the break-out of giving among our members and realized that most of them were probably giving less than ten percent of their income. At first it seemed unfair that my husband and I were shouldering more than most people were of the church's expenses. Do you ever feel that way? Many church leaders whom I've talked with in recent years resent their less fiscally generous brothers and sisters in Christ within their congregation and in the denomination as a whole. It's hard not to when you really believe in ministries and programs that are getting cut because of insufficient funds to support them. It's tempting, at least for me, to think, "If everybody gave like I do, we wouldn't have any problems!" But when I think this way, I'm reminded of Jesus' words about the proud Pharisee and the tax man (Lk. 18:12). Am I like that Pharisee, so smug with my upstanding citizenship that I look down at other people? Am I forgetting to remove a log from my own eye before I try to pick the speck out of my brother's eye?

According to *Strong's Exhaustive Concordance*, Jesus only mentions tithing in one other story, reported in both Matthew 23:23 and in Luke 11:42. The only other place it's mentioned in the whole New Testament is in Hebrews 7: 5-9. So it's tempting to discard tithing as one of those Old Testament laws that Jesus supersedes. After all, the Torah instructed the faithful to stone adulterers and rebellious sons... but then Jesus came along and said, "Let anyone among you who is without sin be the first to throw a stone at her" (John 8:7, NRSV). He told the story of a father's forgiveness for his prodigal son. He criticized religious leaders for heaping burdens on others and not doing anything to help them. Did Jesus abolish the old biblical standard of giving along with the rest of the onerous law code weighing down his people? Well, here is what he told the Pharisees about tithing: "Woe to you, scribes and Pharisees, hypocrites! For you tithe mint, dill, and cumin, and have neglected the weightier matters of the law: justice and mercy and faith. It is these you ought to have practiced without neglecting the others." (Mt. 23:23,

NRSV). Notice the very last phrase, “...*without neglecting the others,*” i.e., their tithes. The message I take from this (and the nearly identical passage in Luke 11:42) is that tithing is still expected – at least of leaders – but that it isn’t sufficient. What I do with *all* of my money matters, because all that I call my own is really God’s, entrusted to me for a brief time. I can lose it all in a heartbeat. If I pay my tithe like a due of membership into an exclusive club, and then think I can do whatever I want with the rest of it, I’ve missed the point of true financial stewardship. God calls me to use everything in my temporary possession wisely and for good. One of the ramifications of this principle in my life is “voting” for economic justice with my purchases as often as I can. Another is having mercy for those whose circumstances make tithing a much bigger sacrifice than it is for me.

There was a time in my life when it seemed like too much of a sacrifice even for our family. I had given up my teaching job to be a full-time mother of two small children. Our little boy, Thomas, had just been diagnosed with autism. Our senior pastor had just died. Our associate pastor, exhausted from all the work that fell to him alone during the senior pastor’s illness and hospitalization, had asked to be appointed to a different church. I was heartbroken and angry at God about the whole situation. Part of me wanted to quit church altogether, sort of out of protest to God for what had happened to my child and my pastors, but sort of out of hopelessness. Why were we still coming to this place every Sunday, struggling to contain the antisocial and often aggressive behaviors of our son that kept us from even being able to sit together in the sanctuary, let alone glean something helpful from the service? What good was our faithful stewardship doing us?

Then I saw it. One Sunday after worship as I held Thomas on my lap in our church fellowship hall, I felt the Holy Spirit draw my attention out of myself for a few minutes and toward the brothers and sisters in Christ around me. It was as if God had shown a spiritual spot light on one person or couple after another, bringing their sorrows and hardships into focus in my mind. These were the older people in our congregation who had been there for years. Some had disabled children also. Some had disabilities themselves. Some had lost children or spouses. Some had endured divorces. All, like me, had just lost two pastors, and could have turned away from the church. But they didn’t. Why not? What kept them coming to this place in spite of all its problems and in spite of all the personal sorrows they had faced? I prayed hard for an answer. What God showed me that day is how these long-term members loved one another. I saw how they listened to each other – really listened – and cared. I saw how they smiled and laughed with one another in the face of all life’s difficulties, how they upheld each other’s hopes, and together kept the faith. That’s what I saw. And that’s what I wanted. I wanted a renewal of faith, hope and love in my heart, and I knew in that moment that I needed my church community to have it. I realized that, there in that fellowship hall, God’s love was real, and it was available even to me and my autistic son.

My husband had not doubted it. The challenge of raising our son, and our precocious daughter Julia, only strengthened Jeff’s resolve to seek and do the will of God. That’s when he came across a bible passage that seemed to leap off the page at

him. He was so moved by it that he printed it in calligraphy, framed it, and put it in a prominent place in our home as a constant reminder. This is what the verse says: “Bring the whole tithe into the storehouse, that there may be food in my house. Test me in this, says the Lord Almighty, and see if I will not throw open the floodgates of heaven and pour out so much blessing that you will not have room enough for it.” (Mal. 3: 10, NIV). Conviction swelled in Jeff’s heart that the “whole tithe” meant a tenth of our *gross* income, not just of our net income. There was a significant difference. I balked at the increase since I had immersed myself in reading about autism treatments, most of which were expensive and not covered by our health insurance or provided by public schools. But eventually Jeff persuaded me that we should increase our giving, not just because our church was going through a hard time and needed our financial support, but because our family needed God’s blessings. And blessings came. They came from our parents and relatives who encouraged us and helped us with Tom. They came from those older people in our congregation who had been through so many difficulties themselves, for they were wise, compassionate and accepting of our son. Blessings came from professionals, schools and books that taught us how to teach Tom. Blessings even came financially, as Jeff landed a new, high-paying job. Again he felt led to increase the percentage of our income that we were giving, and again the blessings flowed into our lives. Our son’s autism did not go away, but we learned many strategies for improving his life with us, his communication, and his behavior. We helped form and host a support group for other parents of autistic children to learn these strategies. We made friends and found strength for the journey in each other’s company. It seemed like the more we gave of our resources, the more blessings God poured out upon us.

At this point you may be thinking to yourself, “This sounds suspiciously like a gospel of prosperity.” To be honest, I think my husband and I were motivated, at least in part, by “the more we give, the more we get” interpretation of Malachi 3:10 and other similar passages in Proverbs. Some preachers interpret the scriptures this way to their congregations, comparing sacrificial giving to investing in something that promises to pay big returns. Maybe they mean greater treasures in heaven rather than bigger bank balances, but I think many Christians have the idea that they can insure quick and lasting financial prosperity by tithing. You could interpret the Malachi passage that way, but my experience suggests that God didn’t necessarily promise wealth when he promised blessings.

God knows so many better ways to bless us than with abundant wealth. In fact, the scriptures are full of warnings for those who make wealth their goal. Jesus said it plainly: you cannot love God and money. We can certainly *use* money for Godly purposes, and we should! But if we are trying to use *God* for monetary purposes, we’ve got the servant and the master reversed. That’s why I start to feel queasy when I hear somebody preach a gospel of prosperity, or when I catch myself buying into its lure. Seeking God’s blessings in my life is a good reason for giving, but I shouldn’t expect those blessings to be in cash very often.

Gratitude is another good reason for giving. I hear this message being preached usually by more liberal pastors in mainline denominations. This is how it goes: God is

abundantly gracious and generous to us, so we should give generously in grateful response to God's goodness. I believe that... most of the time. The trouble is that I don't always *feel* grateful. I know I should. God has blessed me in many ways, especially with a loving family, a relatively healthy body, a meaningful life... I *should* feel thankful all the time, and give generously out of gratitude for all God has given me. But sometimes I don't feel very grateful; sometimes I feel sick and discouraged, or worried about loved ones who are sick and discouraged. Sometimes I feel dismayed and angry about what I see going on in the world around me. Sometimes I feel just plain tired. And it's hard, in these times, to give out of gratitude to God. I know I should offer God thanks and praise always and everywhere, but it's hard to muster that correct attitude when I'm down in the dumps.

The danger in thinking that we should always give out of gratitude to God is that most of us are sorely tempted to *stop* giving when that feeling of gratitude wanes. I once heard a story about a long-time United Methodist who, when asked why she wouldn't make a pledge to the church she had attended for years, answered, "Well, you know 'God loves a cheerful giver' so I only give when I'm cheerful." If I adopted that reasoning, I'd be a sporadic, undependable giver.

But I know that is not what God calls me to be. The more I read the Bible and pray for God's guidance, the more I am persuaded that God calls me to be *faithful* whether or not I'm feeling cheerful. God calls me to be *accountable* for my actions no matter my mood. God calls me to *love* others whether or not I find them likeable and easy to get along with.

Most of all, God calls me to love the Lord my God with all my heart, mind, soul and strength. Jesus said this was the greatest, most important commandment. And for me, it is the most compelling reason to make a pledge of financial support to my church and then make good on that pledge. You may wonder, "What's the connection?" Well, for all its faults, the church is the closest thing I've seen to the compassionate hands and feet of God at work in the world. I know the money we give to our United Methodist Church will help children and adults learn to live a life of love; it will help our clergy minister to the sick, the lonely, and the grieving; it will help fund shelters for the homeless and meals for the hungry; in short, it will do a lot of good in God's name and for God's children.

I hold dearly John Wesley's famous motto:

Do all the good you can
By all the means you can
In all the ways you can,
In all the places you can,
At all the times you can,
To all the people you can,
As long as ever you can.

Giving generously and faithfully to the church is one of the ways we can do some good. It is a concrete way to show our love for God. It is also a concrete way to show our love

for one another because when we financially support our church, our church can support its people in times of mourning or celebration, times of searching or worshipping. Giving to the United Methodist Church is even a way to show our love for neighbors unknown, near and far, because a portion of everything we give goes to support world service and benevolence.

The greatest commandment and the second one like it cannot be satisfied with money alone, of course, but I have come to believe that committing a significant percentage of our income to God's work through our church is a step in the right direction. It puts God ahead of money in our allegiance. Keeping that commitment faithfully through discouraging times as well as happy times has helped me and my husband grow closer to God in ways that we hadn't without this spiritual discipline. I think that's the real blessing God promises to those who would take the leap of faith by bringing the whole tithe. Whether we give with the hope of receiving this or other blessings, or out of sheer gratitude toward God, or even simply out of dutiful habit, I think we show our willingness to follow that first and great commandment:

“... You shall love the Lord your God with all your heart,
And with all your soul,
And with all your mind,
And with all your strength.”

Blessings,

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