

Chapter 1

Let's Talk about Money: Jesus Did!

Let's face it: Money Matters! Whether perusing the shelves at the local bookstore, checking out the titles online, or watching Suze Orman give an hour-long discourse on cable TV, it soon becomes apparent that financial freedom is a huge felt need in our culture today. Sooner or later all God's children realize that money is a vital component of nearly every life-initiative. Sooner or later all God's churches realize that money is a vital component of nearly every mission initiative.

As I advise pastors from all over the country, I hear a prevailing myth that I believe has influenced the Church's approach to stewardship. It's a false perception that people stay away from church because of too much talk about money. Over a five-year period, however, our annual stewardship series at Ginghamburg Church is now one of the highest-attended months of the year. This shift in our attendance patterns caused me to realize that people are not turned off because we are talking about money in the church. People are turned off because we are not connecting our money-talk to the relevant financial issues of their money-walk.

Jesus spoke often about money and the human felt need of freedom. Sixteen of Jesus' thirty-eight recorded parables deal with our attitudes and responsibilities toward money and possessions. Since Jesus intentionally talked so much about money, the Church ought to be having the same conversations.

People from every walk of life are absorbed in money matters. Our issues range from exponential increases in fuel and health care costs to flattened incomes and cutbacks in wages and benefits. The US airline and automobile industries struggle to stay competitive in a global market, while men and women live with the economic uncertainties of their futures.

Younger adults ask critical questions: How can I make it on a single parent's income when daycare takes almost half of what I make? How will we pay for our children's college education? Will we ever be able to afford a home of our own? Can we still meet all of our obligations on our two incomes?

Older adults have more mature versions of the same fear-filled questions: Will my company's retirement plan, Social Security, or 401K be there for me when I need it? How will we live on just one or a fixed income? What happens if I get sick and can no longer maintain employment?

Americans on every level are trying their best to stretch a dollar. What a tremendous opportunity for the Church to connect to people's real needs and become a valued source of wise counsel.

A second myth I find prevalent among pastors is that churched people plainly don't like to give. Conversely, contributions on behalf the Asian Tsunami of 2004 and the Gulf Coast hurricanes of

2005 tell another story, a demonstration of great outpouring of generosity that resides in the heart of the human spirit. Millions of dollars came from the private sector. The people of my congregation gave nearly one million dollars toward hunger and crisis relief in these situations, and we are not a congregation of wealthy people. Our people, like the people in your congregation, are created in the image of God's nature, which includes generosity in the face of need. "For God so loved the world that he *gave* his one and only Son" (John 3:16).

Folks simply want to know that their giving is going to make a true difference. While it's true that most people are not energized by the thought of shoring up struggling church budgets, nearly all God's children deeply desire to make a significant contribution to a heroic cause.

In the fall of 2004, I read about the escalating atrocities in Darfur, Sudan. "Why do people continue to be so passive in the face of genocide?" I asked, unable to purge this nagging question from my spirit. "Why do God's people continue to acquiesce to genocide?" From the Holocaust to Bosnia, from Rwanda to the current crisis in Sudan, the Church has too often maintained silence in the face of evil.

Several weeks before Christmas that fall I turned those nagging questions into a quest. I asked the people of our congregation to spend only half as much on Christmas presents as expected, and to offer up the other half of their Christmas gifting money to the hunger crises in Sudan. "Christmas is Jesus' birthday," I reminded the people. "Celebrate your birthday on your birthday, but give Jesus something that would please Jesus on his birthday." At the same time I felt the intuitive voice of the Spirit within advising me not to announce the year-end church budget needs from the pulpit (as was our standard practice) but to keep lifting up the Sudan Miracle Offering on a weekly basis. The result was a Christmas week miracle offering of \$327,000. This amount was enough to put 5000 displaced Darfurian families back into the farming business. Even more amazing is that our year-end budgetary need was oversubscribed! People deeply want the opportunity to make a heroic contribution.

Pastor Don Heatly and his people at Vision Faith Community Church in Warwick, New York, heard of our Sudan offering challenge. Their mission-focused congregation of 100 people raised \$7000 to be used to keep children alive and safe in Darfur. The 200 faithful Jesus followers from Grace Lutheran Church in Corvallis, Oregon, brought \$45,000. Money follows mission, not tired church budgets!

If our people show generosity in the face of great need, then why do the same men and women show such inconsistency in the practice of systematic, sacrificial stewardship? To inspire people toward faithful stewardship, church leaders must first understand the issues at hand. The reality is that materialism is embedded as a root in our lives, resulting in deep and paralyzing debt. Persons in our congregations struggle with giving, not because they don't want to give but because they are so over their heads in debt that they can't afford to give. Baby boomers are facing the reality of a retirement for which they haven't saved. The number of companies

supplying fixed-rate pensions has dropped to under 20 percent (Retirement: “Ready or not?” cnnmoney.com, March 1, 2006).

The reality of an overburdened Social Security system and the uncertainty of a post 9/11 stock market leave even the “financially secure” wondering about their future wellbeing. Americans between 25 and 34 hold the second highest rate of bankruptcy. During the 1990s college costs soared by an average of 38 percent. By the end of the decade almost two-thirds of students had borrowed money. The average college graduate owes \$20,000 in student loans (“Why Young Americans Are Drowning In Debt,” CSMonitor.com/content/collegeandfamily/moneyinyour205/p101676.asp). This doesn’t count the credit card debt that the graduates accumulated during the four years away from home. The average 18 year-old college freshman is ill equipped to deal with the lusty enticement of the credit card companies who are waiting to meet them at every turn. Americans are maxing out their credit cards, facing record high college loans, and dealing with stagnant wages in a tight job market that is characterized by downsizing and outsourcing.

Let’s face it, money matters-and the Church ought to be talking about it!

A Matter of the Heart

“For where your treasure is, there your heart will be also” (Luke 12:34).

Money and our attitudes towards possessions are at the root a spiritual issue. Our fiscal behavior patterns betray our ultimate values and allegiances. Jesus said that we can’t serve both God and money.

Faith has everything to do with our worldview. As I explained in the book, *Momentum for Life* (pg. 53-59), a worldview is a set of fundamental beliefs that determine our primary life values, decisions, and actions. Your worldview can have more to do with your values than your religion. Your worldview sets the course of your life action. A worldview determines everything from your sexual mores to your political persuasions.

The worldview that is most prevalent among our church attendees is soft secular. People with a soft secular worldview believe in God, but they place their trust in and draw their values from secular culture. They may profess Jesus but trust their own abilities, financial resources, and material possessions to provide meaning and security, rather than trusting God’s promise of provision. It is difficult for soft secular people to make significant time or financial commitments to their churches. They believe in God, but God is not their first priority or passion. They live comfortably in two spheres, sacred and secular, but when pressed for time their default always goes to the secular. They bring Jesus into their worldview instead of being converted into his.

Many in my generation were raised to believe, “You can have it all!” We relished the marketing mantra, “Have it your way.” Ours was the generation of excess and conspicuous consumption.

We were the hippies of the 1960s and 1970s that became the BMW yuppies of the 1980s. In an age of global warming and diminishing fuel resources we require massive SUVs with \$4000 wheel covers designed to handle the mountainous terrain. We never venture beyond the asphalt pavement that takes us work, shop, and an occasional night out. Motorcycles, RV's, vacations, and luxury cruises we can't afford have created debt-encumbered lifestyles. We have raised a generation of children with a worldview that is centered in expressive individualism. "It's true if it works for me," they believe. "The experience found in *today* is all that matters." Generation X and the Millennial generation are seeking life's meaning in experience. The present is all that matters, and anything in the past or distant future is irrelevant to the expression of self and truth. Commitments made today, from the spoken "I do" of marriage, to the written signature on the credit card receipt, are viewed from the perspective of "my current experience."

Jesus tells the story in the Gospel of Luke of a wealthy entrepreneur who seeks meaning from money. When we buy into the lie that life is found in our ability to accumulate money and possessions, we find ourselves running after a waterless mirage, a lifeless source of counterfeit purpose.

A rich man had a fertile farm that produced fine crops. He said to himself, "What shall I do? I have no place to store the crops." Then he said, "This is what I'll do. I'll tear down my barns and build bigger barns, and there I will store my surplus grain. And I'll say to myself, 'You have plenty of grain laid up for many years. Take life easy; eat, drink and be merry!'" (Luke 12:16-19).

You know what happened next? The man turned around and died. He missed life! Life is found in our ability to make a lasting contribution to the redemptive work of God in the world. The only thing that lives beyond us is what we do for others in Jesus' name. "*You fool! This very night your life will be demanded from you. Then who will get what you have prepared for yourself?*" (v. 20).

Most of our church people have bought into a malignant model of success. They measure their lives and values in terms of possessions, positions, and prestige. They pursue money over meaning and wealth over making a lasting life contribution. The worst kind of fool is the one who believes that God exists but lives as if God's directives are not to be taken seriously. "*This is how it will be with those who store up things for themselves but are not rich toward God*" (v. 21).

Financial Freedom

True abundance is found in the freedom that transpires from contributing to the wellbeing of another human being. Jesus reminds us, "*It is more blessed to give than to receive*" (Acts 20:35). Giving is the ultimate expression of our love for God and the means through which we discover

a personal, life-long purpose. We are never closer to Jesus than we are when we are serving the needs of people.

For I was hungry and you gave me something to eat, I was thirsty and you gave me something to drink, I was a stranger and you invited me in, I needed clothes and you clothed me, I was sick and you looked after me, I was in prison and you came to visit me... Truly I tell you, whatever you did for one of the least of these brothers and sisters of mine, you did for me” (Matthew 25:35-40).

The primary mission of stewardship is one of liberation. Our people must discover the power of the freedom that comes through the disciplines of sound biblical financial principles. It is the priority of Jesus to free people, not to buttress budgets! Jesus did not come to build institutional agendas but to liberate oppressed people. Jesus frees us from the counterfeit gods of materialism and self so that we can experience true freedom and abundant life. Freedom gets a chance as we begin to see life through the lens of contribution rather than consumption; by connecting our lives to God’s dreams rather than to greed-induced debt.

The first step is to change our life focus from self to service, from getting to giving. The second step is to deal with the oppressive burden of debt. People are not turned off because we are talking about money in the church. People are turned off because, as pastors, we aren’t connecting our money-talk to their money-walk. Let’s get started talking about money matters for all God’s churches, by connecting to the issues of financial freedom for all God’s children. *“The Spirit of the Lord is upon me, for he has anointed me to bring Good News to the poor. He has sent me to proclaim that captives be released, that the blind will see, that the oppressed will be set free, and that the time of the Lord’s favor has come” (Luke 4:18).*