

Connections



A monthly letter calling the church to faithful new life


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What to do with money— an easy question or a hard one?

How should Christians use their excess money? If you don't feel you have any excess, you're probably thinking this question is too ridiculous to ask. For some people, it may be. For some, however, it's a very serious question and an urgent one, and one that doesn't seem to have any easy answers.



 It's a question I've had to think a lot about in recent years because I've been fortunate financially. That's mainly because of family members' efforts and the circumstances I happened to be born into, not because of any personal efforts or talents of mine, but the result is the same no matter what the cause.



I know that being financially comfortable puts me in a small minority of the world's population. However, that doesn't make the question minor. That minority can make vital contributions to the church and the world, and how that minority uses its money affects everyone. The question is therefore important for all Christians, which means it's a question we need to consider openly and frequently in our churches.



Starting with the easier part

All Christians need to consider how the world's material wealth is distributed and whether the distribution is just. Even those of us who don't consider ourselves rich are rich compared to many of the world's other people, so we need to look seriously at why that's true and at whether God wants us to do anything about it. However, that's not the question I'm writing about here.



A destructive modern mania

Compulsive extravagance is a modern mania that has caused us to lose touch with reality, says Richard J. Foster in his book *The Challenge of the Disciplined Life: Christian Reflections on Money, Sex and Power* (HarperSanFrancisco, 1985). Human beings are being destroyed, Foster believes, by greed—by what he calls “the passion to possess.” Because money manifests itself as power, Foster observes, “we may take money and use it to help people, but if it has within it the demon seed of greed, we will put people into our debt in ruinous ways.”



Greed can look like an angel of light



“When greed is tied to giving,” Foster finds, “it is particularly destructive because it appears so good, so much like an angel of light. When we give out of a spirit of greed, an all-pervasive attitude of paternalism poisons the entire enterprise. When greed motivates our giving, we are still trying to profit from the transaction.” I find that observation disturbingly true because I'm aware that the motives behind my own giving are mixed at best.

A seductive power

Money is an unmentionable subject for modern Christians, Foster sees, but Jesus evidently considered it public business. He spoke about it more than any other subject except the Kingdom of God. Throughout the Bible, Foster explains, are two main teachings about money. It can threaten our relationship with God, but it can also enhance that relationship and bless humankind. According to Foster, the Greek word “mammon,” usually translated as “wealth,” refers to the seductive spiritual power behind money. It has potential for both good and harm.

If you have not been faithful with the dishonest wealth, who will entrust to you the true riches?

—Luke 16:11

You cannot serve God and wealth.

—Luke 16:13

If making and managing money is our gift, Foster reminds us, our responsibility is not to reject that gift but to use it for the glory of God and the public good.

I'm writing about the question that we can more easily do something about. How should Christians spend the funds they have lawfully gotten, I'm asking, regardless of the extent to which the laws or the economic systems under which they have gotten those funds are just?



A question that looks easy but isn't

At first glance the question of what to do with excess money might seem easy for Christians to answer. We could simply obey the advice that Jesus gave to the "rich young ruler"—"sell all you have and distribute the money to the poor."



Maybe I'm just rationalizing, but it seems to me that even if we chose to do that, doing it would be a lot harder and a lot less effective in today's world than in Jesus's time. Maybe I'm wrong, but I get the impression that in the time and place in which Jesus lived, giving money to the poor was much simpler than it is now.

For one thing, jobs seem to have been much more readily available. Most jobs evidently consisted of manual labor or of making the food, clothing, and shelter that everyone needed for everyday life. To get work, people didn't need the specialized training and formal education that so many jobs in our society require.



Managing money also seems to have been a lot simpler and more straightforward in Jesus' time than in ours. Donors could evidently make gifts without having to keep elaborate records of them and declare them on complicated tax returns. Donors didn't have to consider the tax implications or the ups and downs of the stock market or whether to use cash, credit card, or shares of stock for paying. And recipients presumably could spend the gift directly for food or other necessities.



Health care is a very different story now, too. All that the good Samaritan had to do for the man beaten by robbers (Luke 10:29-37) was take him to the nearest inn for someone to "bind up his wounds" and give

him meals and a bed for a few days. That was evidently the best health care available to anyone, wealthy or poor. We know now, however, that what some of the poor need is open-heart surgery or a liver transplant or an elaborate course of therapy for an addiction or mental illness, and providing those is very expensive, time-consuming, and complicated.



Should we give up and stop trying?

The easy way to react to these difficulties is to give up on finding a way of giving wisely for others' needs. It's simply to spend our excess funds instead on personal luxuries like expensive clothes, entertainments, beauty-shop services, houses, cars, and other such things. To me that seems irresponsible and unfaithful, yet many Christians seem to choose that route. And of course some of what I spend money on undoubtedly falls in that category. I spend regularly for lots of books, season tickets to the opera, occasional trips abroad, and meals at expensive restaurants, in addition to having the kind of house, car, clothes, and other belongings whose quality and quantity is greater than necessary.



We could give cash to whoever wanted it

Suppose, though, that we took Jesus's instructions to the rich young ruler literally. What if we decided to sell everything and give the proceeds to the poor? How could we do that?

We could go to the poorest part of town and hand out cash to whoever showed up and wanted some. At least one wealthy person—John D. Rockefeller, maybe?—actually did something like that during the depression of the 1930's, as I recall. He often tossed silver dollars out into the street to be claimed by whoever wanted them.

We could give cash to the people who stand at highway intersections holding signs that ask for help, or who sit on city sidewalks begging. That method doesn't seem likely to help much, however.

Give to everyone who begs from you, and do not refuse anyone who wants to borrow from you.
—Matthew 5:42

It seems more likely to perpetuate poverty than to alleviate it, because it doesn't improve the beggars' ability to support themselves or to get the most value from the money they have. Still, it's what the Bible seems to say we should do.

A better way to give?

The better way to help the poor today seems to be to give through institutions that can identify the real needs of the poor and can respond in ways that seem likely to give long-term help. Our churches all have



programs for this, whether it's through denominational or congregational ministries in other countries or through ministries in our local communities. Numerous non-church groups and programs also aim at helping the poor in ways that are really helpful. It's easy to locate ministries of this kind, and many of us consider them the best channels for giving money to the poor. But even if we take that route, we still must answer some sticky questions.



Recognition? Tax deductions? Thanks?

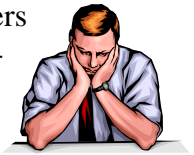
What about claiming tax deductions? It's legal, and everybody I know says failing to do it would be crazy, but is it faithful? I can't help wondering, because of what the Bible says about giving secretly and expecting nothing in return.

Should we accept recognition for what we give? Most organizations, including church-

Beware of practicing your piety before others in order to be seen by them ... When you give alms, do not let your left hand know what your right hand is doing, so that your alms may be done in secret ...

—Matthew 6:1-4

related ones, want to recognize givers as a reminder and incentive to others, but does this violate God's command to give in secret? It may.



We're still wondering

What about getting thanks or even acknowledgment from the recipient of a gift? Should that be a condition of continuing to give to that person or institution? Requiring thanks may be inappropriate, but continuing to give without knowing whether gifts are wanted and used seems unwise.



My husband and I still wonder about this in regard to a gift we gave several years ago. In response to a plea from the pastor of a new church in a country that had just emerged from the Iron Curtain, we gave what he said was needed for pews—several thousand dollars, which we considered a large gift. We got a routine receipt from the church agency through which such gifts must go, but we never heard from the church that supposedly needed the pews. Were they actually bought with our gift, we wonder, and if so, did anyone care? Or did the church get more than was needed for the pews and thus use our gift for some other need? That might be okay, but in order to know whether making similar gifts in the future would be wise and faithful, we'd have liked to know.

Maybe all these questions are unimportant, but I don't think so. God commands us to work for love and justice and for building up the church, and one of the main ways to do that is through wise and faithful use of money. Knowing what uses are wise and faithful requires full information. In addition, it deserves not only our prayer and careful thought but also frequent study and open discussion in our churches.



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I'm a United Methodist lay woman, and neither a church employee nor a clergyman's wife. *Connections* is a one-person ministry that I do on my own initiative, speaking only for myself. Some readers make voluntary financial contributions, but I pay most of the cost myself. *Connections* goes to several thousand people in all 50 states, D.C., and Puerto Rico—laity and clergy in at least 12 church denominations and some nonchurchgoers. *Connections* is my effort to stimulate fresh thought and new insight about topics I believe our churches need to address.

Questions we need to talk about



The questions I've addressed here are important for Christians, and the answers aren't obvious. For this reason I wish pastors would risk addressing the questions often in sermons, especially in affluent congregations. I wish Sunday School classes, study groups, and finance committees would discuss them. We've been ignoring these questions for too long. God apparently wants us to pay attention to them.



Barbara

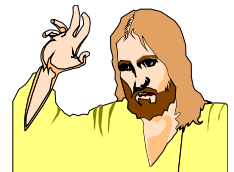
Please . . .

I know I'm taking a big risk in saying here that I'm not sure how to use money and that I'm financially well off. Please don't take advantage of what I've said by asking me for contributions to your favorite projects or institutions. My husband and I are already giving to many church agencies and other worthy organizations and projects, and we know plenty more to consider when we're ready to give more.

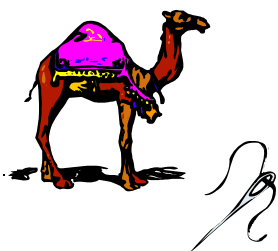


If you know of a really innovative effort that seems likely to promote needed change in the UMC system and needs money in order to do that, I'd like to know about it. But please spare me from requests for money for other kinds of projects. I can't even reply to those. Thanks!

A certain ruler asked [Jesus], "Good teacher, what must I do to inherit eternal life?" Jesus said to him, "... You know the commandments ..." He replied, "I have kept all these since my youth."



When Jesus heard this, he said to him, "There is still one thing lacking. Sell all that you own and distribute the money to the poor ... then come, follow me." But when he heard this, he became sad; for he was very rich.



Jesus looked at him and said, "How hard it is for those who have wealth to enter the kingdom of God! Indeed, it is easier for a camel to go through the eye of a needle than for someone who is rich to enter the kingdom of God."

Those who heard it said, "Then who can be saved?" He replied, "What is impossible for mortals is possible for God." —Luke 18:18-27