

# Thinking Theologically About Wealth, Including Money

by Carol Johnston

## Introduction

“Money” and wealth are notoriously difficult topics for most North American Christians to think about theologically. There is a marked tendency to move in one of two directions with money issues: at the one extreme is a tendency to denounce money as “mammon” and North American consumerism as idolatrous, and at the other extreme is an impulse to celebrate money and prosperity uncritically as a blessing from God. Many people feel both ways. Yet most know not only that money does matter to faith but faith should also matter in how Christians think about and deal with money. The question is: How? There is a great deal of confusion in the churches about this, and just as much silence.

It does not have to be this way. The Christian faith does have real wisdom to offer about wealth, including money. But it requires much more than digging up “moral precepts” about money from the Bible and tradition, and then exhorting people to apply them. For example, many Christians know the New Testament story of Jesus and the “rich young ruler.” Jesus tells the young man to give away all that he has to the poor and follow Jesus. When the young man walks away, Jesus comments: “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” (Matt. 19:24, NRSV). Many Christians think this means that Jesus is thereby teaching that all who follow him should give away all their possessions, and “the rich” are automatically condemned. But very few have been able to bring themselves to actually give everything away. Others have attempted to explain the text away. Many, whether they accept it or reject it, have read it as a moralistic text that is primarily focused on “money” and what individuals should do with it.

This essay will offer a different approach. Instead of looking for moral precepts, this essay will be an exercise in thinking theologically – that is, in drawing on Christian doctrines and wisdom to help us to think about a Christian perspective on the matter, mindful of the belief that God’s own perspective includes a perfect understanding of the real lives of real people – including your life and mine. Consequently, to think theologically about wealth is to attempt to think about it in a way that honestly and effectively connects the realities of our lives with the wisdom of our faith traditions and with the presence and power of God. Instead of searching for prescriptions for what to do about money, hopefully this essay will provide an exercise of wrestling with the faith in which, perhaps, we will be

blessed with some fresh insights and real possibilities for healthier and more faithful living.

The essay will look briefly at two areas: biblical themes and Christian practices, and it will conclude with a theological summary. In each section the essay will keep in mind the social/cultural context of many North American Christians, and ask what “money” has come to mean in this particular context.

“Money” has come to mean so much in our culture that it is impossible to mention it without stirring up complicated emotions. Surveys show that when asked if they have “enough” money, respondents, regardless of income level, respond by saying: “I need a little more.” For many, money stands for security, for power, for social status, for personal success in life, and, ultimately, for identity. And since so many feel under pressure to have more money – really do feel that they do not have “enough” – just asking people to think about money can cause acute anxiety. When Christian leaders, especially clergy, are as acutely anxious about money as their parishioners, the issues of money becomes that much more difficult to discuss and address.

Notice that the anxiety rises especially when “money” is the center of attention and when money is equated with “wealth”. Many people feel inadequate when they compare their money to others that they know. When money becomes the measure of wealth, few can ever have enough to feel truly wealthy because comparing money always means someone loses and there is almost always someone with more than “me.” But what is “wealth”, after all? From a Christian perspective, to be “wealthy” is to have what is needed to live what Jesus called an “abundant life.” So one question with which Christians must wrestle is: “What do we need for abundant life, and what does that have to do with money?” And maybe, for many Christians, it is even more important to discover what an “abundant life” is all about, anyway? Money is important because our society organizes itself with money as a powerful central force. But in order to think theologically about money, Christians need to step back from it and find out where it fits into a larger view – a view and a way of life that does not put money at the center, but instead uses money as one of the resources to foster “abundant life.”

## Key Biblical Themes

Jesus talks about money more than virtually any other topic. However, when examining his teachings about money, it is absolutely crucial to understand that he assumes the context of Jewish faith and practice, rooted in the Old, or First, Testament. There are at least four crucial themes from that context which, when taken seriously, can change the way Jesus’ teachings are understood. The first theme has to do with the goodness of creation and the consequent belief that wealth is a blessing. The second is closely related to the first, and that is the

importance of the community – in particular the covenant community. The third theme is derived from the covenant tradition – that of the identity and consequent vocation of human beings. Fourth, and really foundational, is the bedrock belief that God is trustworthy, and God’s promises are true.

When Jesus said it is hard for the rich to enter the kingdom of God, the disciples were “astounded”. I believe it was because they took it for granted that wealth is a blessing, not a sin. The Bible teaches that material life – life as creatures of God – is “good”, as God declares in Genesis, and throughout the Old, or First, Testament are many affirmations that faithfulness to God is “blessed” with material prosperity. The context for these affirmations is set in Deuteronomy, when with the giving of the Law the people are told that they will prosper if they keep it, and suffer if they do not (see Deut. 8:6-11, 17-20 and chapter 28). So if prosperity is a sign of blessing, how can it be hard for the rich to enter the kingdom of God? It makes no sense, unless you remember the second theme, that of the primacy of the covenant community. Overall, when the Hebrew Bible promises that the faithful will be blessed with material prosperity, it is plural. God intends the whole community to prosper *together* (again, see Deuteronomy). When individuals such as Abraham or Joseph prosper, they don’t prosper alone – their whole extended family and community prospers with them. The texts provide many celebrations of the goodness of this kind of prosperity. Wealth, then, is meant to be a blessing for the common good. But this also means that when a few prosper *at the expense of* the rest of the community, it is a danger sign – a sign of injustice and a harbinger of the unraveling and eventual destruction of the community.

Consequently, the Prophets do not denounce the wealthy for wealth in and of itself. They denounce those who gain their wealth by cheating the poor and helpless, and who set themselves off from the rest of the community as if they had no obligation to see to its overall health and prosperity (e.g., Isaiah 5). The Bible is also very clear that those who separate themselves from the larger community and try to secure wealth and thereby power and security to themselves are not only cheating the community, they are harming themselves (Psalm 37, Luke 12:16-21, James 5:1-6). It is in this context that Jesus can say that it is hard for the rich to enter the kingdom of God because in a Palestine dominated by the Romans, it was hard to become rich without doing it unjustly. It is also true of human beings in general that wealth brings with it the danger of a desire to cling to it for its own sake, rather than use it freely for the sake of the larger community (see e.g., Psalm 49:6, 112; Proverbs 10:15; I Timothy 6:9-13). In our own day, this temptation to look to money for security and status is as powerful as ever. Freedom with respect to money comes only when one has found an identity and vocation that brings real security. This is expressed beautifully by St. Paul in his letter to the Philippians:

Not that I am referring to being in need; for I have learned to be content with whatever I have. I know what it is to have little, and I know what it is

to have plenty. In any and all circumstances I have learned the secret of being well fed and of going hungry, of having plenty and of being in need. I can do all things through him who strengthens me. . . . And my God will fully satisfy every need of yours according to his riches in glory in Christ Jesus. (Philip. 4:11-14, 19)

This then is the third theme, that of the identity and vocation of human beings. As far as the Bible is concerned, “the earth is the Lord’s and all that is in it” (Psalm 24). God creates human beings in God’s image “to till and to keep” (Genesis 2:15) the Garden. A more accurate translation of the Hebrew often translated as “to till and to keep” would be “to serve and to guard.” After the Fall, human beings are eventually established in the land of Israel and given *Torah*, the Law of God, to show them how to live rightly in relation to God, to each other as the covenant community, and to the land they are given to dwell in and to care for. In the Second, or New Testament, this covenant between God and God’s people is affirmed and broadened to invite all people to participate so that, through baptism, Christians become members of the Body of Christ and “heirs” in the Realm of God. The primary identity of Christians, then, is as children of God in the family of God. This identity is absolutely secure. Again, as Paul puts it:

For all who are led by the Spirit of God are children of God. For you did not receive a spirit of slavery to fall back into fear, but you have received a spirit of adoption. . . .

What then are we to say about these things? If God is for us, who is against us? He who did not withhold his own Son, but gave him up for all of us, will he not with him also give us everything else? . . . Who will separate us from the love of Christ? (Romans 8:15a, 31-32, 35a)

So the primary identity of Christians is as children of God. In this context, our vocation at its broadest is to be “ambassadors for Christ” for the sake of God’s “reconciling [of] the world” (II Corinthians 5:19-20). Stewardship is therefore something that God’s children *do* as they exercise their vocations in the family of God. First and foremost, stewardship is of “God’s mysteries” (I Cor. 4:1)<sup>1</sup>. Or as I Peter puts it, “Like good stewards of the manifold grace of God, serve one another with whatever gift each of you has received” (4:10).

By now it should be clear that in biblical perspective, money is *not* at the center – not even in stewardship – but it *does* matter. Like all human beings, Christians have been gifted with many gifts and blessings from God, including all the resources to which they have access in their lives, including money. But these gifts are all relativized by the greatest gifts of all, the gifts of “God’s mysteries” and “grace” in Christ. Only as we receive the grace of God through Jesus Christ and find our identity and security in the family of God, *then* and only then do we find the freedom to use all the other gifts of our embodied, material/spiritual lives,

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<sup>1</sup> See John C. Haughey, SJ, *Virtue and Affluence: The Challenge of Wealth* (Kansas City: Sheed and Ward, 1997), 29.

including money, in the ways that they are meant to be used – so that we and the whole community might be blessed.

Which brings us, finally, to the most fundamental biblical theme of all, namely that God is trustworthy and God’s promises are true. Without this conviction, it is impossible for anyone in our culture to feel secure enough to be free of money anxiety. I began to understand this when I interviewed laity in All Saints Episcopal Church in Pasadena, California. Many of the people I met have a great deal of money, by the standards of most Americans. Yet many of them had a lot of anxiety about having *enough* money to take care of their families. They felt that, in order to be secure, they had to have homes in safe neighborhoods, send their children to private schools, pay extra for security systems, save extra in case of illness – the list goes on and on. For the truth is, no amount of money can ever provide security against human finitude.

From a Christian perspective, security comes from healthy relationships – with family, community, and ultimately with God. But we live in a society in which relationships of all kinds have been unraveling for decades, as rampant individualism and materialism have driven people apart. Isn’t this true of virtually *all* sorts of communities in America – rich as well as poor, suburban and rural as well as urban, white as well as black? And when people find themselves with inadequate networks of relationships, they *must* substitute money to try to buy security. Consequently, preaching that attacks the lack of generosity of middle-class Americans in the face of continuing need across the world can only backfire. When people already feel insecure and are trapped into trying to buy security with money, reminding them that there are a lot of needy people in the world can only drive them to make themselves safe from all the chaos and crime in the world.

I call this the “Theology of Sport Utility Vehicles.” After all, isn’t the main reason people buy them safety? I know that there are many other reasons people buy them, but you only need to watch the advertising to see that their great popularity is founded on a promise of greater security in a dangerous world.

In order for people to change the way they think about and use money, then, the focus needs to shift from money as the measure of wealth and security to the only true security there is: placing your life in God’s hands, and learning to rebuild healthy relationships in this life – healthy families, communities, and a healthier world. When you read the stories in which Jesus talks about money, ask yourself if money is the point of the story, or is it really about restoring “right relationships” (Hebrew: *tzedekah*, or righteousness) in the community.

We can see this in the story of the “rich young ruler.” The young man asks Jesus what he must do to be saved. Jesus tells him to follow the Law, and he lists those from the Ten Commandments that have to do with human relationships. The young man says he has already done that, but what else? Then Jesus says

that if he wants to be “perfect,” he should sell his possessions, give the money to the poor, and then come and follow Jesus. This the young man refuses to do. It is important to see that Jesus first tells the young man to tend to his relationships with other people. The young man says he has done that, but one wonders if he has not been so intent on obeying “perfectly” that he has missed the point: that the Law exists to help human beings live together in covenant *community*, not to help individuals to be “perfect” in isolation. In any case, the young man senses that what he has done is not enough, because he asks Jesus what he still lacks. Jesus offers him a new community – with Jesus and his followers. And perhaps it is to make sure the young man really learns to live as part of a community that Jesus tells him to give his possessions away to help the poor. If he has been using his wealth to insulate himself from his less than perfect neighbors, then it is indeed true that nothing less will force him out of his isolation and teach him that real salvation comes from restored relationships with God and neighbor. Jesus is in effect saying: “Follow me, join my community, and you will find security far beyond what your possessions can give you. Follow me, and you will be truly free.” The point here is not the money, but the freedom.<sup>2</sup>

In other stories in which Jesus interacts with wealthy people, he does *not* tell them to give everything away. But that does not get us off the hook. This is nicely illustrated by the story of Zacchaeus (Luke 19:1-10). Zacchaeus was a chief tax collector in Jericho, and consequently he was rich but hated by his community. When Jesus saw him in the crowd as he was passing through, he called out to him that he would stay at his house. The people grumbled that Jesus was going to “be the guest of one who is a sinner.” Zacchaeus was evidently so overcome that Jesus would do this that he immediately promised to give half his possessions to the poor and to repay four-fold anyone he had defrauded. Jesus’ response was to say, “Today salvation has come to this house...”

Jesus did not tell Zacchaeus what to do. But when Zacchaeus responded to Jesus’ grace by offering to make restitution, Jesus proclaimed it to be nothing less than “salvation”. Jesus restored Zacchaeus to God by reaching out to him. And Zacchaeus responded by doing what was necessary for him to restore right relationships with his community – and that *is* what “salvation” is all about. Once again, money was not the point. It was only an instrument both of his alienation from God and neighbor and his reconciliation with them. And this is what Christians need to ask themselves about how they use the money and the other forms of material wealth that come into their hands: In grateful response to what Christ has done for us, how can this be used to foster “right relations” – for myself, my family, my community, my planet, and most of all, for my relationship with God?

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<sup>2</sup> For a thorough development of this point, see Sondra Ely Wheeler, *Wealth as Peril and Obligation: The New Testament on Possessions* (Grand Rapids: Eerdmans, 1995), 55, 70, 81.

The freedom to use money and other resources to foster “right relations” (or holiness, which is closely related to “health” – so also “healthy relations”) in life does not come automatically or easily. It is one thing to give assent to the proposition that God is trustworthy and God’s promises of ultimate security are true; it is quite another to live it day by day when we are pulled powerfully by social pressures in quite opposite directions. Trust in God grows only with practice, and one of the most powerful ways to practice trusting God comes about in how we use our money and wealth.

## Practicing the Faith: Growing in Trust and in Wealth in God

Practice in trusting God cannot start in how individuals use their money and wealth. As the review of biblical themes shows, faith is based in participation in a covenant community that nurtures its members in faith and practice. In other words, not only do you *not* have to go it alone – you can’t!

Christian faith is practiced in the context of a community that has developed and lived its practices of the faith for nearly 2,000 years. Dorothy Bass gives a very helpful explanation of practices in the book *Practicing Our Faith: A Way of Life for a Searching People*:

*Practices address fundamental human needs and conditions through concrete human acts.* Young men traveling alone do not need to be greeted with a sermon on hospitality; they need to be beckoned inside, given some supper, and shown where to sleep. The hosts may not be able to articulate why they do these things, though in fact they are carrying on long traditions rooted in the Bible. They are simply practicing hospitality. And the other practices are like this; they provide concrete help for human flourishing. Each is the human place where people cooperate with God in doing what needs to be done.<sup>3</sup>

The Body of Christ as lived in a concrete community of faith is where Christians find their identity and vocations and where they learn how to practice their faith in relation to every aspect of life, including money and wealth. In the course of interviewing dozens of generous church and community leaders in five churches around the U.S., I heard over and over again about the importance of this basic necessity. They told me that they did not know how to be generous, and they did not have enough faith to be generous, until they were welcomed into a generous church. They poured out stories of being received graciously, of receiving the grace and love of God made manifest in the practices of the congregation, and of being invited to join in those practices as integral to spiritual growth.

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<sup>3</sup> Bass, Dorothy C., ed., *Practicing Our Faith: A Way of Life for a Searching People* (San Francisco: Jossey-Bass, 1997), 6.

For most of those I interviewed, the first “practice” they encountered, which had a powerful effect, was the practice of Christian *hospitality*. This practice starts with the seemingly simple activity of welcoming the stranger into church. One couple told me that they had attended mass in a Louisville, Kentucky parish for ten years and no one ever said a word to them. When they decided to try the cathedral, they were met with warm greetings from “hospitality ministers,” and they were helped to find a place in the parish for themselves and ultimately for their own callings in ministry. At Fifth Avenue Presbyterian Church in New York the usher asked my name and then escorted me to sit with a member, to whom he introduced me by name.

This is where hospitality starts, but it does not stop there. Enacting the love of God through practicing hospitality has taken members of each of these churches into arenas of ministry and mission that they never dreamed of in the beginning – and transformed them in the process. One parishioner in Louisville told about being afraid of the homeless, until he was drawn into the lunch time feeding ministry, and he was taught how to see Christ in the face of each person as he handed out bologna sandwiches. At Mt. Tabor Missionary Baptist Church in Liberty City, Miami, the middle class/professional members have learned to reach out to the crack addicts on the doorstep of the church. As they have witnessed addicts getting clean and really being saved in every way that a human being can be saved, they themselves have been transformed by the power of God working through them. They have seen the amazing generosity of God’s grace and love at work, and they have learned to become more generous themselves. One member of Mt. Tabor told me she was initially very reluctant to give more to the church when asked because she thought the church would not make good use of it. But as she witnessed the transformation going on in the lives of both addicts and middle class church members, she changed her mind: “Now I know I can never catch up on what I owe God!” As the church learned to be generous, she learned too.

My interviews convinced me that generosity in giving grows out of the experience of being welcomed with the love of God and incorporated into the family of God expressed through the practice of hospitality. This, I believe, means that it is inadequate to discuss “giving” in isolation from receiving, and I propose that the Christian practice should really be called “Receiving and Giving.” Human beings receive their lives from God and the world (through family and community), and in the course of their lives build on this inheritance and/or subtract from it in various ways, and then give it back to God and the world. We cannot give what we have not received. The ability to give *generously* depends very much on having been able to receive generosity from others – especially love generously shared. So Christians need to practice *receiving* as much as they need to practice *giving*. This they do in various ways in worship, but especially in receiving the Word preached and the Bread and Cup shared. Many of the interviewees talked about the power of preaching that brought the love and grace and forgiveness of God to them. Through preaching they were prepared to join

in what is really the paradigmatic expression of the practice of receiving and giving in the church – that of the Lord’s Supper, or Eucharist.

However understood and enacted, the Eucharist is meant to be a powerful process of *transformation* in which human beings, the creation, and God are all integral participants. It actually involves a series of transformations that go far back – human beings must plant the seeds for grapevines and wheat, and these are transformed, eventually producing grapes and wheat. Human beings, God and the creation all must do their parts. When the grapes and wheat are harvested, they are combined with the other ingredients needed for wine and bread, and once again there is a transformation in which all must do their parts. Then the bread and wine are brought to the altar/table by human hands, and God enacts yet another transformation, so that those who receive them with faith are themselves transformed and strengthened in communion through the power of the Holy Spirit as the Body of Christ for the transformation of the world.

It is God who does the transforming, and the faithful who are transformed so that they can join with God in carrying the transformation process out into the world. The faithful are gifted by God with resources for this mission, not the least being the gift of each other in the community of the church as well as various and diverse talents and resources, including money. We can see how, in this paradigmatic practice of receiving and giving in the Lord’s Supper, money takes its proper place – not at the center, but as one of the resources that matters. Originally, the offertory in the celebration of the Eucharist was about bringing the bread and wine to the altar. The bread and wine powerfully represented the fruits of the labor of the faithful freely given to be blessed and shared for the benefit of the whole community. But in modern society most people identify money as the fruit of their labor, and this is why it has been added to the offertory. This can be salutary *if* the money is understood to symbolize the resources brought to assist in the transformation process, and it does not become a substitute for the centrality of the bread and wine and what they symbolize about the partnership between human beings, the creation, and God.

When the giving of money takes place within this larger context of Receiving and Giving – of stewardship of the “mysteries of faith” themselves (I Cor. 4:1) – it can be a powerful instrument for the spiritual growth of the giver. This is especially true in our culture, because the temptation to cling to money in order to ensure security is so powerful. The act of giving money away for the common good of church and community is in this context an act of trust, and it is impossible to give substantial money away without *each time* practicing trust in God – and consequently growing in that trust. Ethicist Sondra Ely Wheeler has said that there are two areas of life in which we find out how much we trust God – in how we give and how we die. Practicing the first helps us to get ready for the second.

The truth of this is beautifully illustrated by the story of an older member of Mt. Tabor. Now 72 and retired, Pearl Higdon has lived in the same modest home

across the street from her church for many years. As the neighborhood deteriorated and became violent, she began to live in fear. She was forced to put bars on her windows and doors in order to avoid the addicts and the prostitutes, many of whom congregated by her bus stop where she waited to go to work at 5 am every day. “Miz Pearl” was a faithful Christian all her life, but it was not until the church began reaching out to the addicts and asking for more money to help the mission that she thought about what she could do. She decided to keep a sandwich and a soda for any addict who knocked on her door, and consequently she got over her fear of them. Then she tried the prison ministry. But she said, “I was so afraid when they banged those doors shut behind me, I couldn’t go back.” She felt badly about this: “Here the Lord has given me everything I need my whole life, and I couldn’t do one thing He asked us to do – visit the prisoners.” So a year later, she got up her courage and went back, and she now loves the weekly Bible studies with young women in the County jail. In the meantime, she “studied the Bible and prayed about it and decided to try tithing, and I haven’t worried about money for a moment since – not one moment!” Finally, she decided to reach out to the prostitutes by the bus stop. She began making friends with them. One early morning Pearl Higdon encountered a young woman singing as she stood by the curb waiting for a customer. So she walked over and complemented the young woman on her singing. She told her that God had given her a beautiful voice and God has a better place for her to use it. The young woman went through recovery and is now singing in the church choir. Another prostitute is not yet ready to give up the street life – but she is tithing to the church.

Practicing trusting God through the spiritual discipline of giving really can be a life-changing practice, and it should be encouraged by the churches in every way possible, making sure that the offertory in worship conveys this, as well as how fund-raising and encouragement to join in mission is conducted. As Christians are brought to experience the wisdom and the riches of Receiving and Giving in the context of the family of God, they do overcome fear and grow freer in their use of all the resources that they have for the common good of all.

## Theological Summary

Our exercise in thinking theologically about money and wealth has taken us through biblical witness and contemporary American experience. In this we can see some key theological issues. Central, I think, is the issue of *trust*. When Jesus said that we must choose between God and *mammon* as our masters (Matt. 6:24), he was asserting that love and trust in the one is exclusive of placing love and trust in the other. Consider the effects. Love and trust in God increases love and trust in others – it flows outward and grows and provides the basis for enlarged hearts and healthier lives and communities. But love and trust in money is acidic to love and trust in others. The more people place their trust in money, the more they distrust and come to fear others, in a vicious circle. This is

inevitable, because only God can provide true security, and only by learning to place our trust in God and finding healthier relationships with God, family, and community, can people become secure enough to let go of their tight, anxious, grip on money.

Along with learning to trust God comes learning to trust the goodness of God’s creation and thus material life as integral to spiritual life and practice. Each human being has a magnificent inheritance as a unique embodiment of the whole history of the universe. The more of the inheritance each child can receive, realize, and build on, the greater a legacy she or he will be able to pass on. Giving grows out of the grateful sharing of what has been received, and it helps to grow a healthy web of relations that sustains all within it.

However, in the Christian understanding, the goodness of life is complicated and marred by the pervasiveness of sin – the condition of alienation from God, and so the inability or refusal to trust God. This condition leaves human beings cut off from the source of all life, and so they try to secure their lives on their own. In this situation, money, or “mammon”, becomes a powerful source of temptation because it seems to offer power and security. When healthy relationships with family, community, and God are missing or severely damaged, many people feel forced to try to buy security – to place their trust in money because they see no way to trust others. In this situation, it does not help to condemn materialism as if it were a simple lifestyle choice that can be easily given up. Many of those who are caught up in a consumer lifestyle know well that it is unhealthy and yearn for a better way. But they do not know how to find it, or achieve it. These need a word of hope and a genuine alternative, not blanket condemnation.<sup>4</sup> If you feel you are clinging to a leaky raft in the middle of the ocean, and someone tells you, “It’s going to sink, you better let go.” Yet you don’t see anything else that can hold you up. Are you going to let go? Of course not.

The Christian word of hope comes from Jesus Christ who, by trusting God through the course of his life and ultimately with his death on the cross, restored trust between humanity and God. The atonement broke through the alienation caused by sin, and made it possible for sinners to be restored to right relationships with God, with each other, and with the rest of God’s creation as members of Christ’s Body, the Church, and as children of God. Consequently, the alternative the churches have to offer to materialism and consumerism is the Church itself – the community in which restored relationships with God, neighbors (including strangers), and the rest of creation can be fostered and practiced. Many churches can themselves look like pretty leaky rafts – or like arrogant *Titanics* that themselves are caught up far too much in consumerism and in trusting mammon instead of God. Nevertheless, they are the communities through which God has promised to offer true security and freedom from fear. Insofar as their members do learn to grow in trust in God and in their stewardship of the “mysteries” of the faith so that genuine communities of faith are built up

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<sup>4</sup> See Haughey, 24.

that can mediate the love and grace of God to “strangers” in need, then the treasure that they contain is made effective and shared with the world.

It is important to note here that churches that offer a genuinely Christian alternative to “mammon” are not havens in which people hide from the world. The true security that is born of trust in God liberates people from fear so that they do not have to hide. Secure as the free people of God, they are free – indeed propelled by faith – to join God in the work of reconciliation in the world. We have seen this most vividly in the example of Pearl Higdon in Liberty City, Miami.

It is also important to say a word about “stewardship”. I have been using the word primarily in the way Paul used it in the New Testament. There it refers to the responsibility of the people of God to be good “stewards of the mysteries” of the faith. I think it is only when we place the use of money in this larger context of stewardship that it is rightly understood. When stewardship is primarily a matter of fund-raising in the church, I think the term backfires in two ways:

First, too many people have come to think of stewardship as being primarily about taking good care of the money itself – and for its own sake. I know of a presbytery that has a bequest that was earmarked to help churches start “new ministries.” But the people were afraid that the money might be “wasted” if used to support a risky new ministry. Consequently, the money has gone twenty years untouched. Money like any resource should be carefully husbanded and not wasted. But it should still be used for the purposes for which it is designated: for the building up of the Body of Christ and the Realm of God.

The second way the image of “steward” can backfire is when it becomes the primary image of Christian identity. If we are only stewards, then we are insecure because we can be dismissed for incompetence or malfeasance. This kind of imagery can only feed the anxiety of insecure Americans. But if we are first and foremost beloved children of God -- adopted forever as heirs in the Realm of God – then we are eternally secure, and wealthy with true wealth. Indeed, if I am a child in the family of God, I already “own” the whole cosmos! In this larger context, the tasks of stewarding the gifts and resources that come to us are naturally part of the work of the whole family of God for the common good of all, and we are free to take them up with the same joy and freedom that children bring to helping their parents in a loving home.

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