

# Thinking Theologically About Faith and Wealth

## A Seven-Session Study Guide

by Carol Johnston

### Introduction

#### Wrestling With This Topic Can Be Life-Changing and Energizing

The Lilly Endowment's Initiative on the Financing of American Religion was started in response to a perceived "financial crisis" in American religion, especially among traditional Protestant and Catholic organizations. Research sponsored by the Initiative has shown that there are indeed reasons for concern, but also that a "financial crisis" is probably symptomatic of much deeper and more complex cultural and theological issues. Consequently, one of the most crucial things to learn from this Initiative is that learning better fund-raising techniques will at best give organizations some time to adapt, but will not solve the long-term challenges.

These challenges are deeply theological in character, which makes them notoriously difficult to get at. In addition to the organizational complexities, we are handicapped by the cultural inhibitions that are loaded on money in our society. Few people are brave enough to ask money questions. Given the power of these cultural taboos, it is not surprising that most clergy prefer to focus on their "spiritual" duties, and leave money and management to the laity. Unfortunately, this fosters an atmosphere that inhibits faith and disconnects God-language, or theology, from the embodied, material lives that we actually live. In the long run, it is a denial of the doctrine of the Incarnation and a discounting of the presence and power of the Holy Spirit.

The purpose of this study guide is to help people discover that connecting faith and wealth (including but not limited to "money"), can be a liberating and life-changing process. As you work your way through these readings, you will discover that you and your religious organization are not alone. Many churches and denominations are struggling to find their way through a shifting landscape, which is ably mapped by the research here. And you will be led to look for the untapped resources embedded in your own tradition's culture and theology. Sociologists Mark Chaves and Sharon Miller, in their book *Financing American Religion*, point out that even where church members are unable to articulate theological reasons for what they do to raise and spend money, their "institutionalized practices" do represent theological convictions that still shape their practices (p. 179). Such customs as pledging, tithing, giving to national offices and missions, having an endowment or not, bringing money forward with bread and wine or not – these are all embodiments of beliefs about God and how

we should go about worshipping and honoring God. It is very illuminating to examine how giving, or “receiving and giving,” is *practiced* in your congregation or parish, and then to examine what that says about what your collective theology is. This kind of disciplined reflection, in turn, can help you lead your people into examining their own personal faith and money issues, and grow in courage and faithfulness.

### Major Issues: Connecting Budgeting to Mission to Vocation

The sessions begin with a look at churches that are effectively practicing stewardship, to help you see what “good practices” can look like before you try to examine those of your own tradition and church. We see how churches that articulate a clear mission and enlist their members into high involvement in that mission are much more effective at garnering and utilizing resources than churches that are simply trying to meet a budget. Next we examine in Session II the larger context of the religious landscape, and begin to look at how that can open up and illuminate our own money issues. We see how easy it can be to get caught in the yearly budget treadmill, even in mission-driven churches, and how hard it is for churches to take attention off the budget and the mission long enough to help members look at their own money issues. The third session continues this process of examining our own faith and money issues in relationship to what the research is showing about them across the country, and begins to raise the question of what our own “practices” are and what they tell us about giving and about where God is for us in this.

Having raised the question about God and giving, we then turn in Session IV to look at our normative source – how wealth is viewed in the Bible and how to connect that to our own faith in constructive ways that do not leave us frustrated and caught in guilt, but rather free us from anxiety for more faithful and effective ministry. Another normative source is tradition, and the next session leads us into a much neglected aspect of that tradition that can be a key resource for renewal, that of Christian vocation. “Stewardship” at its best is also about vocation, but the term has become so associated with fund-raising for the budget and mission of the church that we need help from an older tradition that yet seems fresh. “Vocation”, or how one is gifted and called by God to exercise ministry in every area of their lives, shifts the focus decisively to the parishioner, and enlists them to discover and use their gifts (including money, but also talents, relationships, creativity, and the like) for the common good.

Having been built up in the faith by the resources of Scripture and tradition, we are ready in Session VI to look honestly at the complexities of money and work in our increasingly secular society. Given the distractions and the materialism of our society, in Session VII we come back to the question of how to deal more faithfully with money through Christian *practices*. Considering how your church and your members actually handle money and to the extent to which they deal

with it through the Christian practice of Receiving and Giving can be very illuminating. Coming at it from the other direction, understanding Receiving and Giving as a Christian *practice* can be a wonderful resource for teaching the faith.

### Following a Path to a New Future

This study guide is meant to provide entrée into the complexities of thinking theologically about faith and money – but it is also meant to help you go further, toward finding a productive way forward for you and your church. These matters are indeed complex and perplexing, but we are convinced that the wisdom of the Christian faith offers ways to grapple with them that lead to healthier and more faithful living.

Each session gives suggested readings, largely from the corpus of Lilly-funded studies found in this web site’s database under the topic “Financing American Religion” in the project cluster “Religious Institutions,” and each session describes the major issues the readings tackle. Then we make some very practical suggestions for how to lead a discussion of the reading, including using such tactics as asking specific individuals to read particular chapters to ensure that someone does do the reading. In addition, your conversations, and ultimate learning process, will be greatly enhanced if you hear testimony from people who have grappled with faith and money issues in their own lives and become more generous and creative givers as a result. A list of suggested questions to help you move through the material and wrestle with the issues among yourselves is offered, and finally a list of further reading is included.

While this guide is aimed at congregations and parishes, it should also be useful to seminary courses on faith and money, clergy continuing education programs, and the like. Many of the sessions can easily be expanded to fit a semester, and in fact some will need to be pared down, given the richness of the material. If you take the material as suggestive, and make use of it in a way that fits your own context and needs, then you will get the most benefit.

## **Session I. Creative Stewardship, Effective Churches**

Reading: *More Than Money: Portraits of Transformative Stewardship*, by Patrick H. McNamara. Bethesda, MD: The Alban Institute, 1999.

One of the best ways to begin looking honestly at money and faith issues is by comparing your congregation/parish with churches that are doing creative and effective work with stewardship. The idea is to provide inspiring possibilities of “best practices”, instead of getting bogged down in the very real difficulties of

dealing with faith and money. It also allows the group to ease into the topic at the level of church practice, rather than moving too quickly into the more anxiety-raising issues of individual giving. Patrick McNamara studied 11 churches of many kinds, and he shows us that these churches have all learned to do “stewardship” in ways that are right for them – that are congruent with their own theological traditions and local cultures of giving.

The best thing you can do for yourselves is glean these portraits for ideas about what you can do, and then adapt them to your theological traditions and local culture of giving. If your church compares poorly, don’t waste time on that, or on wishing you could do things some of these churches can do but you can’t. Instead, work on identifying what you can do that might improve your church’s practice of stewardship and the capacity of your congregation/parish to wrestle with faith and money issues honestly and faithfully – one step at a time! The gospel is the good news of empowering grace, not paralyzing guilt!

### **Preparation and Suggested Activities**

*More Than Money* is a short book, easily read, but it is longer than most people will be willing to read for one session. Accordingly, we suggest you choose the four chapters you think would be the most helpful for your group to read (including the final chapter, which summarizes key learnings), and assign them. To cut the work even further, if need be, choose 4 or 8 people and divide up the four chapters among them, with one or two reading each chapter and prepared to discuss them. That way you have “salted” the group with people prepared to discuss the material. Be strategic about who you ask – try to include some leaders of the church and some who might be if given some encouragement. Of course, if you like, you can add sessions to deal with the whole book more thoroughly, or assign a chapter or two per person to cover all of them.

Get the discussion going by asking your “designated readers” to tell the group what they got out of the assigned material, and the issues, questions, and ideas raised for them.

### **Questions for the Session:**

Which stewardship programs appealed to you the most? The least?  
Why and why not?

What issues and questions did the book raise for you that you feel your church should grapple with?  
Why?  
How would you go about dealing with them?

Which churches in the book are most like your church in theology and culture?  
How?  
Why do theology and culture matter?

What ideas did you get from the churches in the book that you think your church could use or adapt?  
Are those ideas congruent or dissonant with your church's ethos?  
Will that make it harder or easier to use them?

### Further Reading:

*Generous Saints: Congregations Rethinking Ethics and Money*, by James Hudnut-Beumler. Bethesda, MD: The Alban Institute, 1999.

## **Session II. Money and Faith: From Guilt to Grace**

Readings: *Plain Talk about Churches and Money*, by Dean Hoge, Patrick McNamara, and Charles Zech. Bethesda, MD: The Alban Institute, 1997.

*At Ease: Discussing Money and Values in Small Groups*, by John and Sylvia Ronsvalle, with U. Milo Kaufmann. Bethesda, MD: The Alban Institute, 1998.

In the first session we looked at creative churches and their stewardship programs, as programs. In this session we will begin to look at the broader picture for churches, and at ways to initiate discussions of faith and money issues in our churches.

*Plain Talk About Churches and Money* is based on a Lilly-funded study led by Dean Hoge that looked at giving in 625 churches in five denominations: Assemblies of God, Lutheran (ELCA), Presbyterian (USA), Roman Catholic, and Southern Baptist. More complete results of the study are in the book *Money Matters*, listed below. A central premise of the study is that the "observer studying religious giving needs to know the real theological world view of the person(s) under study (not just the official theology of the denomination) because otherwise the observer has no hope of understanding the giving." (*Plain Talk*, p. xiii) This is the inner connector of the two books, *Plain Talk About Churches and Money*, and *At Ease, Discussing Money and Values in Small Groups*. Church leaders, both clergy and lay, need to learn more about the lived theology of their parishioners if they are to help them grapple more faithfully with money issues.

This is essential in a culture where confusion about money and rampant materialism complicate the lives of our parishioners (and clergy). Even the most creative stewardship program will be less effective than it could be, if potential givers have no help from the church in grappling with their own faith and money issues.

*At Ease: Discussing Money and Values in Small Groups* is a book that does not come directly out of Lilly funded research, but is closely related to the projects the Ronsvalles have been doing, and was created as a consequence of their conviction, based on their research, that churches are not doing enough to help members discuss their own money and faith issues.

### Preparation and Suggested Activities

As in Session I, you might want to divide up the reading among selected participants. Ask a couple of people to read chapters 1-4 in *Plain Talk*, and a couple more to read Part 2 of *At Ease*. This will give you plenty of material to work with.

How people feel about money and giving is an indicator of their spiritual health. You should encourage people to be honest about how they really feel. Instead of conveying that they should feel guilty if they don't feel joyous about giving, you and other church leaders should be asking: "What does honest feedback about giving tell us about how well we are helping parishioners to grow in faith?"

Motives for giving vary from person to person, and no one motive is the sole right one. Talking about our different motives for giving will help you to analyze the different needs of members, and how those are congruent, or not, with the church's teaching, or style of stewardship.

Members should think about why it is often difficult for clergy to talk about money when they depend on members for their salaries. In addition, money is a very taboo subject in American culture in general. But growth in Christian faith should free everyone, clergy and laity alike, to grapple more honestly and openly with the role money plays in our lives, and with giving as a spiritual discipline that all should be invited to exercise, just like prayer and Bible study.

### Questions for the Session

Ask the designated readers to give the main points of *Plain Talk* and *At Ease*, and then discuss them, including the following questions, modified according to the discussion in the first session and according to the issues the readers bring up:

What are the four motives for giving outlined in *Plain Talk*?

What are the motives for giving in your study group?

On a scale of “all guilt” to “all grace”, where do members of the group place themselves in their motivations for giving?

Why do the authors of *Plain Talk* believe that guilt is a poor motivator? (see p. 51)

Do your pastors and other leaders know how much members give? Why or why not?

Do you think they should or should not know? Why or why not?

What do you do in your church to teach people about giving?

In new member classes?

What do you teach children?

What activities and rituals do you use for giving?

What do you do in your church to help people wrestle with their own money issues?

What do members of the group wish the church would do?

What ideas in *At Ease* do you think would be helpful for the church to use?

### Further Reading:

*Money Matters: Personal Giving in American Churches*, by Dean R. Hoge, Charles Zech, Patrick McNamara, and Michael J. Donahue. Louisville, KY: Westminster/John Knox Press, 1996.

*Rethinking Materialism: Perspectives on the Spiritual Dimension of Economic Behavior*, edited by Robert Wuthnow. Grand Rapids, MI: Wm. B. Eerdmans, 1995.

## **Session III. Money Dynamics and the Churches**

Reading: *Behind the Stained Glass Windows: Money Dynamics in the Church*, by John and Sylvia Ronswalle. Grand Rapids, MI: Baker, 1996.

This book is based on a Lilly-funded study of stewardship practices and giving trends in mainline and evangelical and Catholic churches in the mid 1990s. Along with surveys were many interviews of clergy, laity, and denominational

stewardship officers. Some of the generalizations made about the resulting data have been disputed. Nevertheless, the book is full of useful insights about what is going on in the churches with respect to giving and stewardship. For example, no one disputes that giving as a percent of income (among those who give) is going down (p. 29). The Ronsvalles engage in a compelling analysis of how advertisers compete for an increasing “market share” of those dollars, while in the churches “the spiritual import of money has been largely ignored.” In other words, most churches aren’t even trying to compete. Another insight has to do with the way church members have come to see national offices as regulatory agencies that “tax” members. As Herbert Mather observes, “In the United Methodist Church, we’ve not told the stories that have established trust. Connectionalism is seen only as whether you pay apportionments” (91). And as for helping members learn to become generous givers by overcoming their anxieties about having enough money, it is clear that “People can’t let go of something unless they have something to replace it” (David Schmidt, p. 184).

This book should be mined for its many provocative insights about money and faith. It rewards such a reading with a greatly expanded understanding of the often painful yet potentially life-changing issues around money dynamics in church life.

### **Preparation and Suggested Activities**

With 15 chapters and over 300 pages, this is another book that ought to be divided up, or you should choose the chapters that you think your group most needs to grapple with. Topics include congregations and the culture of affluence, pastors and their roles, denominational relations, preaching about money, and learning to be honest about money, among others. You might pick the chapters that most interest you, and assign them among a few designated readers, or pick three or four chapters for the whole group to read. Of course, you can always have more sessions to cover the whole book.

If there is anyone in your church or community who has had experience dealing with your denomination’s national office, you might invite that person to visit the group and discuss the relationship between your church and national office. Similarly, if there is a national stewardship officer available, or someone from your denomination’s foundation (if there is one), your class could learn a great deal about these issues from interaction with such a person. You might also ask that person to read and comment on the Ronsvalle book.

### **Questions for the Session**

How do people in your group feel about their national church office?  
Are their feelings based on actual knowledge? How or how not?

How does this relationship affect their giving, if it does?  
Is there anything the national office could do to change this?  
Is there anything your church's leadership could do to change this?

Is fund-raising in your church "budget driven," "church mission driven," or  
"member- vocations-for ministry driven"?  
What is the difference between these three options?  
Which do you think your church should focus on? Why?  
How would your church shift from one of these emphases to another?

Presbyterian stewardship officer David McCreath asserts that "money follows  
affections, not thought" (p. 115).  
Do you agree or disagree with this assertion?  
If you agree, would that change the way fund-raising is done in your  
church?

Does your church teach tithing? Why or why not?  
How do people in the group feel about it?  
Is tithing regarded as an obligation or a voluntary spiritual discipline?  
What difference does that make?

#### Further Reading:

*The Reluctant Steward: A Report and Commentary on The Stewardship  
and Development Study*, by Daniel Conway, Anita Rook, and Daniel A.  
Schip. Indianapolis, IN and St. Meinrad, IN: Christian Theological  
Seminary and St. Meinrad Seminary, 1992.

"Passing the Plate in Affluent Churches: Why Some Members Give More  
Than Others," by James D. Davidson and Ralph E. Pyle. *Review of  
Religious Research*, 36 (December, 1994): 181-196.

"Survey of Endowed Presbyterian Churches." Wilmington, DE: National  
Association of Endowed Presbyterian Churches, 1995. Now P.E.E.R.  
Network (Presbyterian Endowment Education and Resources),  
[www.peernetwork.org](http://www.peernetwork.org).

## **Session IV. Money in the Bible: Blessing for the Common Good**

Reading: *Virtue and Affluence: The Challenge of Wealth*, by John C.  
Haughey, SJ. Kansas City: Sheed and Ward, 1997.

No theological study of money and faith can neglect the Bible as formative and normative for Christian faith. Yet there are very few scholarly studies of money in the Bible. Some of the best are listed below for further reading. For this session, however, we will focus on one of the most usable and profound of the theological books. *Virtue and Affluence* is based on a series of lectures by Fr. John Haughey, SJ at a conference for wealthy people sponsored by Ministry of Money (a program associated with the Church of the Savior in Washington, D.C.). Deeply meditative, these lectures draw on the Spiritual Exercises of Ignatius Loyola and move deeply into the ministry of Jesus and his encounters with money issues. (For a treatment that is more lengthy, more scholarly, and with more Roman Catholic theology, see Haughey's book *The Holy Use of Money*.) This is the only session that is not based on publications related to Lilly Endowment funded research.

### Preparation and Suggested Activities

We highly recommend that you and your group read the whole book. But if you must cut, read chapters 4-5 and 13-14. You might also ask wealthier members of the group, or the church, (comparatively speaking) in particular if they would be willing to read and comment on the book from their perspective. You also might include a reading of the stories of the Rich Young Man (Matthew 19:16-26) and Zacchaeus (Luke 19:1-10), and consider Haughey's discussion of them (pp. 57 & 118).

### Questions for the Session

How many of you feel wealthy? Why or why not? (There is no right answer.)

What do you mean by wealth when you react to that question?

Money? Family and Community? Health? Faith?

Compared to whom? To Neighbors? To People in the Third World?

What does Haughey (pronounced *hoy*) mean when he asserts that Christ is your wealth (p. 17) and

that we are heirs of the Kingdom of God (p. 112)?

What does this identity as "heirs" in the family of God have to do with stewardship?

What would it mean to first become "heirs" in the Realm of God, and "stewards of the mysteries of God" (p. 29) and only then ask how to become better stewards of our resources?

Would it make any difference? Why or why not?

Why does Jesus treat Zacchaeus and the Rich Young Man differently?

What does he tell them to do with their money? Why?

How would obeying Jesus change the relationship of the rich young man to his community?

How will making restitution change Zacchaeus' relations?

What do you think is more important to Jesus in these stories:

What happens to the money? or

What happens to the relationships of the two men to Jesus and others?

Why does Haughey think that Jesus' own acceptance of God's love is so important (pp. 121-123)? Why does he think we receive this love in the eucharist, or Lord's Supper?

How does receiving God's love make us better givers? Or does it?

### Further Reading:

*Faith and Wealth: A History of Early Christian Ideas on the Origin, Significance, and Use of Money*, by Justo L. González. San Francisco: Harper, 1990.

*The Holy Use of Money: Personal Finances in the Light of Christian Faith*, by John C. Haughey, SJ. NY: Crossroad, 1992.

*Sharing Possessions*, by Luke Timothy Johnson. London: SCM Press, 1981.

*Wealth as Peril and Obligation: The New Testament on Possessions*, by Sondra Ely Wheeler. Grand Rapids, MI: Eerdmans, 1995.

## **Session V. What About Member's Vocations? Why "Stewardship" Is Not Enough**

Reading: *Financing American Religion*, edited by Mark Chaves and Sharon L. Miller. Walnut Creek, CA: Altamira Press, 1999.

Sociologists Mark Chaves and Sharon Miller have gathered into one volume a treasure trove of essays that cover all the major issues tackled in the Financing American Religion Initiative. It comes out of their evaluation of the Lilly Endowment funded grant projects in that initiative. Accordingly, it is filled with cutting-edge work, and many of the essays beautifully summarize the results of major, complex studies, with citations to lead you into the larger works if you wish to pursue them. The book was designed by its editors to "help close the common

gap between research results and useful knowledge” (p. x). For this reason, we highly recommend the use of this book beyond this study guide.

However, for the purposes of this guide, the main importance of this book is the way some of its essayists point to an emerging crucial issue in the financing of American religion – that of moving from a preoccupation with enlisting people to support the mission of the congregation or parish (at best – and at worst just to meeting the budget) to a concern for the personal faith and money issues of the members themselves, and how this impacts their involvement in mission and giving.

### **Preparation and Suggested Activities**

In Chapter 7, “Why Give?”, Robert Wood Lynn gives a history of giving in American churches and then raises the question of whether “stewardship”, as a concept that motivates giving, has run its course since its introduction in the 1870s. In Chapter 8, “The Crisis in the Churches,” Robert Wuthnow argues that the middle class in America is under serious economic pressure that the churches are ignoring at their peril. Few clergy seem to know how to help parishioners wrestle with their faith and money issues and connect them to each other. The answers to why clergy are so inept in matters of money are found in Chapter 11, “Clergy as Reluctant Stewards of Congregational Resources,” by Daniel Conway. Finally, a suggestion for a promising path forward, that could help congregations and parishes learn how to help their members, comes in Chapter 18, “Faith and Money: Theological Reflections on Financing American Religion,” by John M. Mulder. He suggests that one very helpful way to connect faith, money and work is through the concept of vocation (p. 164). This may prove risky, since helping members think about their own vocations – how they are gifted and called by God in their work and their ministries – might lead them to discover that their vocational passions for mission differ from that of their church. However, the risks are probably well worth it, since such a shift may also unleash new energy for mission that could revitalize the churches in addition to strengthening the faith of the people.

This session, then, is really about helping participants to think about their own vocations in relationship to money and “stewardship”. The crucial chapter to read is the last one mentioned, Chapter 18, but we recommend that you also read and discuss chapters 7, 8, and 11. They are all short and clear.

In addition to the reading, it would be very helpful if you could identify a handful of effective lay leaders and ask them to be ready to talk about their own sense of vocation in both their work and their volunteer activities.

## Questions for the Session

When you hear the word “stewardship”, what do you think of?

Do you agree with Robert Lynn that the term is too vague on the one hand, or too associated with simple fund-raising, to be useful anymore?

What about the word “vocation”? What does it mean to you?

What does vocation mean in your religious tradition?

Does your tradition have another way of talking about what God wills for each?

Has anyone ever talked to you about your own sense of vocation and what that might mean to your work life and church involvement?

What would happen in your congregation or parish if its members were taught the meaning of vocation and asked to think about aligning their use of resources (including talents and relationships, as well as money) with their own sense of vocational giftedness?

### Further Reading:

*Growing Givers' Hearts: Treating Fundraising As Ministry*, by Thomas H. Jeavons and Rebekah Burch Basinger. San Francisco: Jossey-Bass, 2000.

## **Session VI. Money in American Society: Connecting Material and Spiritual Wealth**

Reading: *Poor Richard's Principle: Recovering the American Dream Through the Moral Dimension of Work, Business, and Money*, by Robert Wuthnow. Princeton, NJ: Princeton Univ. Press, 1996

*Poor Richard's Principle* is for those who are serious about understanding American social and cultural beliefs about money and work, and the need to recover complex moral discourse about these matters. Robert Wuthnow thoughtfully examines the complex interplay between Americans' work lives, their family obligations, materialism, and the “American Dream,” and he draws out the moral implications and dilemmas that we all must grapple with to live more faithfully. Wuthnow does not soften the complexity in any way, and consequently this book is very dense going, but also rewarding.

## Preparation and Suggested Activities

Since this is by far the most difficult book in this study guide, we highly recommend selective reading based on your group's interests and readiness to tackle this material. Chapters One and Two focus on the American Dream gone awry, and the need to develop principled lives to get beyond short-term, crisis to crisis living. Chapters Six and Seven deal with the social meaning of money and how it has become a taboo subject with great symbolic significance. Chapter Nine explicates the multiple commitments and challenges with which we all live. Then Chapters Ten and Eleven take us from individual, private issues back to the importance of community and faith.

Each one of these chapters is worthy of a session to itself. But if you cannot take time to do this, you will need to pick the one or two chapters that seem most important to you. Or you could assign one chapter to each of a picked group of readers, and ask each to summarize the key points and what they provoked in the reader.

## Questions for the Session

How has the American Dream been “encroached upon” by economic realities, according to Wuthnow? (p. 19)

Do you agree or disagree?

Do you experience tension between the behaviors expected at work and the values you have in other areas of your life? How so? (p.49)

Do you think there should be moral limits to economics? Why? (p. 50)

In what ways has money become a taboo topic in our culture? (p. 140)

Why does this make people feel “radically alone”? (p. 151)

Should the church try to help overcome this taboo? Why or why not?

Do personal money problems or anxieties get in the way of charitable giving and volunteer work?

How?

How could the church help its members deal more honestly and responsibly with money?

How would this be different from the usual “stewardship” program?

How many in the group believe that they must work harder and harder because they need more and more money to feel secure in the face of uncertainties?

Can money buy security and safety?

Where does real security come from?  
Would you agree or disagree that true security comes from healthy,  
trustworthy relationships with God, family, and community?  
What happens when those kinds of relationships are missing?

### Further Reading:

*God and Mammon in America*, by Robert Wuthnow. NY: The Free Press, 1994.

*Gospels of Wealth: How the Rich Portray Their Lives*, by Paul G. Schervish, Platon E. Coutsoukis, and Ethan Lewis. Westport, CT: Praeger, 1994.

“Skewness Explained: A Rational Choice Model of Religious Giving,” by Laurence Iannaccone. *Journal for the Scientific Study of Religion*, 36 (June, 1997): 141-157.

“Economic and Attitudinal Factors in Catholic and Protestant Religious Giving,” by Peter Zaleski and Charles Zech. *Review of Religious Research*, 36 (December, 1994): 158-167.

## **Session VII. Money and Spiritual Practice: Receiving and Giving**

Reading: *Practicing Our Faith: A Way of Life for a Searching People*, edited by Dorothy C. Bass. San Francisco: Jossey-Bass, 1997.

### **Preparation and Suggested Activities**

*Practicing Our Faith* comes from a different Initiative of the Lilly Endowment, called Christian Faith and Life, and is a product of the program in “theological education and spiritual formation” directed by Dr. Dorothy Bass at Valparaiso University in Indiana. (See the study guide for that Initiative for more information.) We are including a session on *Practicing Our Faith* here because it raises the crucial issue of how Christian faith is lived out, or practiced – an issue of great importance when we consider how congregations and parishes can help members deal more faithfully with money issues. While all of the book has much to offer, three chapters are especially helpful for this, and we recommend that you look at them in the following order:

Chapter 4, on Household Economics, offers wisdom for coping with the issues Robert Wuthnow raises in Session V: how our work lives can impinge on and even undermine our families and communities. The thesis of the chapter is that we should not try to “shed” our material lives to become more “spiritual”, but that we can learn how to value the transforming presence of the Spirit *within* the material, or the *incarnate* character of our lives, and this will help us to grapple more faithfully with work and money.

Chapter 6, on Keeping Sabbath, follows on this premise by focusing on the Jewish practice of honoring the Sabbath, which can bring us the gift of “sacred time” in the midst of our busy lives.

Finally, we will turn back to Chapter 3, on Hospitality. We have left this to the end because so many feel that they are so overwhelmed with the busyness of their lives they don’t have time to be hospitable. But after discussing the other two chapters, we should be ready to see how hospitality actually helps us to order our priorities to make time and resources available for others – not out of obligation but in gratitude. Hospitality is a response of gratefulness for our own experience of God providing us with the time and resources and love we need.

The chapters are short and compellingly written, so it should be possible to ask your group to read all three.

### Questions for the Session

What is the practice of “simplicity” and can you imagine participating in it? (pp. 49-53)

What is meant by “right labor” and “right technology”? (pp. 53-56)

Can you engage in any of these practices on your own?  
How would a community help?

What is “Sabbath-keeping” and how can it be practiced today by Christians? (pp. 77-84)

What difference does it make when a whole community practices Sabbath?

Can congregations help us to rediscover the peace of the Sabbath in our lives?

What does it mean to *practice* hospitality as a way of life, and how is that different from being friendly and hosting friends? (pp. 32-37)

Is it enough to “welcome everyone” to “our community”, or is it essential to be willing to learn from “strangers” and change in order to incorporate their gifts and meet their needs? (pp. 39-42)

What do we gain when we practice hospitality?

In what ways does your congregation or parish practice hospitality?

What could be improved?

Do strangers truly feel welcome there?

How could these practices help us be more faithful with our money?

Further Reading:

*Receiving the Day: Christian Practices for Opening the Gift of Time*, by Dorothy C. Bass. San Francisco: Jossey-Bass, 2000.

*San Fernando Cathedral: Soul of the City*, by Virgilio P. Elizondo and Timothy M. Matovina. Maryknoll, NY: Orbis, 1998.

*An American Practice of Giving: A Neglected Strand in American Church History*, by Robert Wood Lynn. Unpublished manuscript, 1996.  
(Available through the Theological Exchange Network. P.O. Box 30183, Portland, OR 97294-3183; phone: 1-800-334-8736)