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MONEY MATTERS:
LIVING FAITHFULLY AMID A MATERIALISTIC CULTURE

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CAROL MOIR STRICKLAND

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Abstract

Carol Moir Strickland

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The church is called to be a community of alternative vision in the midst of a materialistic culture. It is called to nurture faithful disciples who do not buy the message that freedom, happiness, and worth are derived from money and possessions. Rather, the church is to serve God and not mammon, rooting its identity and meaning in the Creator. However, the church has failed to address the crucial issue of money in any significant way but its own fundraising. This thesis critiques the cultural message about money and examines the alternative vision presented in the biblical witness. This writer aims to lift the taboo against speaking about money and faith in her upper middle class congregation by preaching, teaching, and leading a small group on the subject. Of particular importance are the two forums (a church school class and an extracurricular small group) where a shared praxis approach to education is intended to change attitudes and behaviors about money.

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Overview: The Problem

The Way It Is

This thesis is about money. It is not about church stewardship programs but about the meaning of money for Christians living in a materialistic society. This topic intrigued, even threatened, but never bored its author. She pursued it because it is an area with which she herself wrestles.

The beginning point for this thesis is the observation that when it comes to money, secular culture--and not the faith tradition--is the major shaper of Christians' ideas and behavior. The author's congregation, Mount Vernon Presbyterian Church, does a poor job of helping members formulate attitudes and habits about money which reflect their religious faith instead of the culture.

Mount Vernon is an upper-middle-class congregation located in the suburbs of an economically vibrant city in the richest country in the world. Despite the fact that Mount Vernon's 650 members daily deal with financial issues in their family lives--earning, spending, investing, borrowing, giving--the only focus this vital area receives is during the annual fall stewardship season.¹ And that emphasis is routinely devoted only to the goal of securing pledges for the next year's budget.

The Way It Should Be

Ideally, the church should provide a community where people can talk honestly about the role that money plays in their lives, where the biblical witness as it relates to money is heard and engaged, where cultural values relating to money can be critiqued, where discipleship and character are nurtured in all areas of life including financial, and where people experience freedom and grace in the economic realm of their lives.

Impediments

Impediments to this vision at Mt. Vernon are many. There are barriers related to cultural attitudes and socialization. It is taboo to speak of money since people consider it personal (i.e. private). The cultural symbol of money as an indicator of worth is extremely powerful. The values promoted by a consumer society are so persuasive and ubiquitous that they are as invisible and as assumed as water is to a fish.

Psychological patterns indicate a profound ambivalence about money arising from conflicting values and from the corresponding tendency to compartmentalize religion and money. Also money has an addictive quality. In some cases people have experienced religion's speech about money only as manipulative, hence they carry the baggage of guilt and suspicion.

There is also a knowledge gap. Many members are simply ignorant of what the Bible and Christian tradition profess about money. This is due in part to the failure of preaching and teaching and in part to the lack of institutional structures to ensure education about Christian stewardship.

The Challenge

This situation poses some important questions for ministry and theology. How does a church create a climate where the ideal described above is realized? Can people change the way they think and act with respect to money in a competitive, materialistic consumer society? Can the shame, guilt, anxiety, and fear often associated with money be overcome? Can affluent

American Christians hear the gospel not as bad news but as good news? Can members hear money talk at church as anything other than talk about raising money for the church? Can people's identity be defined more by what God means to them than what money means to them?

Research

Cultural Analysis

The American obsession. American society is preoccupied with money. While the U.S. may be a nation of believers, it is also a nation in love with the Almighty Dollar. In 1992 Princeton sociologist Wuthnow surveyed over two thousand Americans on questions relating to religion and economic values. His conclusion was that money is our deepest obsession (Wuthnow, 1993:238).

Evidence of rampant materialism is not hard to observe. Advertising, which keeps the economic mills grinding ceaselessly, is everywhere. Daniel Boorstin is quoted as saying, "It would not be an overstatement to describe advertising as the characteristic rhetoric of our democracy" (Coleman, 1993:20). Americans are bombarded with massive, persuasive, and continuous pressures that stimulate desires satisfied only by the getting and spending of money (Hall, 1965:33). John Kenneth Gailbraith characterizes the present economic structure of American society as based not only on the satisfaction of desire, but on the creation of desire (Needleman, 1991:27). Social critic George Will has written that, "Our economy depends on the endless inculcation of envy" (Rubenstein, 1981:31).

Further evidence of materialism is documented in a 1988 study that found young people in America to be "overly materialistic; interested more than ever primarily in making money" ("Changing Values of Young People"). The top reason for going to college is no longer to develop a meaningful philosophy of life but to be well-off financially. Three quarters of the freshmen surveyed said that they were primarily interested in financial success.

But the young are not the only materialists in America. Ivan Boesky, the Wall Street wheeler-dealer, articulated the premise of many in his generation when he announced to an investor's group before he was indicted, "I think greed is healthy. I think you can be greedy and still feel good about yourself." He was given a standing ovation (Larsen, 1988:216).

Wuthnow's survey of the general population found that people readily admit their attachment to things. Three out of four people indicated that the following were absolutely essential, very important, or fairly important: having a high paying job; having a beautiful home, a new car, and other nice things; wearing nice clothes; being able to travel for pleasure and seeing interesting things (Wuthnow, 1994:181). Americans value very highly what money can buy.

Money is powerful. Its power comes in part from being closely linked to values Americans hold dear. Freedom is one of the deepest held values in this country. Wuthnow found that 71 percent of those he surveyed agreed that "having money means having more freedom" (1993:239).

Another value is feeling good about one's self. Seventy-six percent agreed that "having money gives me a good feeling about myself" (Wuthnow, 1993:239). Americans equate money and happiness. They give lip service to the adage that money cannot buy happiness, but nevertheless harbor the conviction that having just a little more money would indeed make them

happier. Money not only is powerful because of its connection to deeply held values. It is powerful because it is a symbol of worth. In a Psychology Today survey 74 percent of the respondents agreed with the statement "In America, money is how we keep score" (Rubenstein, 1981:36). Keeping up with the Joneses is a consuming enterprise because people equate net worth and self-worth.

Wachtel makes the argument that "our society's preoccupation with goods and material productivity is in large measure irrational and serves needs similar to those which motivate neurotic defense mechanisms in individuals" (1983:1). Neuroses are marked by the occurrence of vicious circles of behavior in which the sense of security is undermined by the very effort made to bolster it. Thus the dynamic of "the more one has, the more one wants" is a classic neurotic pattern. Having more and more does not leave one feeling more and more fulfilled.

In addition to neurotic another psychological description of the national obsession with material goods is addictive. As wealth increasingly becomes the center of identity and security, a person (or nation) becomes increasingly dependent on greater and greater wealth. It is like a drug addict who cannot live without a fix. And the fixes must be bigger and bigger each time.

Causes of materialism. What has precipitated this "disaster," the rise of materialism and the parallel decline of the simple life in this country? Many factors have converged. Bellah points to placing one's own good, as individuals, as groups, as a nation, ahead of the common good (1985:285). Individualism which is at heart selfish has undermined any real sense of community.

Wachtel concurs that the demise of community is a contributing factor to the "poverty of affluence" (1983:60-65). America has become a nation of strangers--independent and self-reliant strangers. Whereas family, friends, and neighbors once provided a sense of stability and security, now people must look in other directions. They feel that they must impress other people in order to have a claim upon them. Wealth has become a substitute for community. It quells the loneliness and vulnerability brought on by the loss of an encompassing community. Buying new things makes one feel strong and expansive instead of small and endangered. But any comfort is short-lived. Ironically, the effect is to undermine further more traditional sources of security. Add to this the tendency to throw things away (possessions, relationships, ties to place and community), and the result is that people must make or buy identities for themselves because in America's restless, rootless culture they are no longer inherited (95-99).

The loss of religion is also a contributing factor to materialism. Together with community, religion once gave people a sense of meaning and purpose. Contrary to Maslow's famous list of human needs, meaning is the most basic (Bolman and Deal, 1991:269). To compensate for the loss of meaning and purpose and to reduce the anxiety which comes with it, people have increasingly accumulated money and material comforts (Wachtel, 1983:65).

The church's failure. Wuthnow argues that the church still does have some marginal influence on people's financial attitudes and habits, but it seems clear that the church has failed to cure, or at least curb, America's insatiable appetite for money. There are three primary causes.

Chief is the taboo factor. While it is a societal norm not to discuss personal finances anywhere (Wuthnow, 1994:138-39), this is especially true at church. Money matters are seldom taught or preached about. Peters says that the most sensitive nerve is the pocketbook, and "it is quite clear that the Church has failed . . . in not having given more direct teaching in this area where [people] live most of the time" (1965:37) In the past Mount Vernon members have

typically heard only one sermon per year on the subject of money and that only in connection with the church's annual fund-raising drive. But, so-called stewardship sermons apparently have little effect on church members anyway (Wuthnow, 1994:141).

One might think that church members who share similar values and may be less isolated than their non-churchgoing counterparts might find money an appropriate topic for discussion. This is not the case as Wuthnow discovered:

When those who attended religious services every week were asked how often they had discussed their personal finances with various kinds of people . . . a surprising pattern emerged. The least likely group with whom conversations about personal finances had taken place were fellow church or synagogue members: 95 percent said they had never or hardly ever discussed personal finances with them. Nearly as unlikely were members of the clergy, with whom 93 percent had not had conversations. (1994:140)

Another contributing factor to the church's failure is people's compartmentalizing money and faith. Money is perceived as value-free, simply a convenient medium of social exchange. In Wuthnow's survey 68 percent of people agreed that "money's one thing, morals and values are another" (1993:241). Americans will seek counsel about money not from their churches but from a cadre of professionals whose business is financial advice. The separation of money and morals showed up when Wuthnow asked about making a major purchase such as a car. The respondents' decisions were defined primarily by advertising (e.g. "the best deal," "the way it looks and drives") rather than by a moral framework (e.g. "how does having a car fit into my basic values") (241).

People seldom think about connections between faith and money. Only half of those Wuthnow surveyed thought that the Bible had "valuable teachings about the use of money." And only three in ten had thought more than a little in the last year about "what the Bible teaches about money" or "the connection between religious values and . . . personal finances" (1993:241).

A final factor which has inhibited the church's role in affecting attitudes about money is the clergy's fear of seeming too interested in it. Many try to keep the church's financial matters at arm's length. Most pastors, including this one, find it difficult to preach about money. Partly because many church members believe that the church should be devoted entirely to spiritual issues rather than material issues, pastors have avoided the topic in the pulpit and classroom.

Psychological Ambivalence

Americans are the first to condemn their condition. They worry about their materialism, bemoan its hold, decry the fact that so much money is needed to live handsomely, lament the long work hours necessary to keep up their lifestyle, and criticize the power of advertising. When polled "89 percent agreed that 'our society is much too materialistic'; 74 percent said materialism is a serious social problem; and 71 percent said society would be better off if less emphasis were placed on money" (Wuthnow, 1993:238). Ninety percent said that children want too many material things. And 75 percent agreed that advertising is corrupting our basic values (238).

While Americans are quick to criticize materialism they at the same time want more of what it offers. Greed in others is routinely denounced by most people, yet 84 percent admit that they wish they had more money than they do (Wuthnow, 1993:239). It would be easy to be cynical about such hypocrisy. But the conflicting attitudes point to a deep ambivalence about

money and material things.

Church members are as beset by this ambivalence as much as the rest of Americans. Evidence reveals that religious commitment has little effect on financial obligations (Wuthnow, 1994:136). If anything, religious people are just as materialistic as everyone else, only worry about it more:

The reason for this may be that formal teachings encourage people not to value money and not to worry about it, and yet people do value it and do worry about it. In the absence of any frank discussions of the topic, they then simply feel guilty and anxious. (140)

People talk out of both sides of their mouths, condemning others' avarice yet wanting more money themselves. Their rationalizations range from subjective reasoning, about what is indulgent and what is not, to overrating token donations to good causes (Wuthnow, 1994:182).

Ambivalence about money is held in check by the social taboo against discussion of one's personal finances. A Pendle Hill pamphlet suggests that money is to this generation what sex was to the Victorians, "which is to say that many people are willing to read about how others handle it or mismanage it, but few are ready to disclose their own involvement with it." (Donnelly, 1983:400). A recent issue of *Forbes* concurs:

"My clients are generally more comfortable talking to their children about sex than money," laments John Levy, who specializes in counseling families on dealing with money. "Our society has turned the subject of wealth into a taboo. It's as powerful and irrational as those of primitive cultures--and possibly more destructive." (Gubernick and Linden, 1995:135)

Edith Wharton advised, "Never talk about money, and think about it as little as possible." A *Psychology Today* survey revealed that while people don't talk much about it (only 44 percent would tell friends and relatives about financial successes and just a third would share news of defeats), they do think about it a great deal. Fourteen percent ranked money ahead of five other important topics (politics, sex, family, work, and food) according to how much time they spent thinking about them (Rubenstein, 1981:32).

Biblical and Theological Perspectives

"Materialism" and "consumerism" are modern words which, of course, do not appear in the Scriptures. However, the subject of wealth and poverty is addressed repeatedly. One source indicated that some 450 passages in the Bible deal with money, a motif exceeded only by idolatry (Yancey, 1984:32). Needless to say, the issue is enormous and complex.

A brief biblical overview. The Old Testament begins with a rousing affirmation of the goodness of the material world in the creation stories of Genesis. Hence anything that is concluded about money, a part of that material world, must be said with this affirmation as a backdrop. In many places, material well-being is evidence of God's blessing of the righteous, notably Abraham and Solomon, though the book of Job protests this view. God is in the O.T. especially sympathetic toward the poor and oppressed (e.g. Ps. 72:1-14, Jer. 22:16 NRSV). Poverty, though, is not glorified (Pr. 30:7-9 NRSV). Since the collective prosperity of the people of God is the ideal, the law contains regulations tending to curb capital accumulation and to promote relative social equality (e.g. Lev. 25:23, Dt. 14:28-29 NRSV) (Davids, 1978a:12). Greed and treachery are denounced, especially by the prophets (Am. 5:11-12, 6:4-7; Jer. 8:10 NRSV). God, the source of all blessings,--not wealth--is to be the object of devotion (Pr. 11:28, Dt. 8:12-18 NRSV).

The example and teaching of Jesus in the New Testament yield a more radical approach to money. Jesus voluntarily gave up a "middle class" life and called his disciples to do the same (France, 1979:6-7). He had no job nor permanent home, lived communally with his closest followers, and was dependent upon the gifts and hospitality of others. From the beginning of his ministry it was clear that he refused to identify his life in what he had but rather in "every word that comes from the mouth of God" (Mt. 4:4 NRSV) (Johnson, 1990:122).

Jesus talked about money a great deal. Almost one-sixth of his recorded statements concern the subject (Yancey, 1984:32). He warned about the dangers of affluence, for example in the parables of the seeds (Mk. 4:19 NRSV) and Rich Fool (Lk. 12:15-21 NRSV) and in the saying about the camel and the needle's eye (Mk. 10:23-25 NRSV). His negative attitude toward wealth is balanced by his positive attitude toward the poor. In the Lucan Beatitudes he taught:

Blessed are you who are poor, for yours is the kingdom of God. Blessed are you who are hungry now, for you will be filled. . . . But woe to you who are rich, for you have received your consolation. Woe to you who are full now, for you will be hungry. (Lk. 6:20-21,24-25 NRSV).

This reversal motif which characterized so much of his teaching echoes again in the fates of the first and last (Mk. 10:28-31 NRSV) and Dives and Lazarus (Lk. 16:19-31 NRSV).

Other writers of the N.T. share Jesus' condemnation of greed (e.g. Eph. 5:3, 1 Tim. 6:6-10 NRSV) and affirmation of the poor (e.g. Jas. 2:5 NRSV). There is no one universal N.T. model for dealing with money and possessions, even within Jesus' teaching. The various faith responses range from almsgiving (Lk. 12:33, 2 Cor. 8:1-15 NRSV), to providing support for others (Lk. 10:38, Phil. 4:14-18 NRSV)², to offering hospitality especially to those unable to reciprocate (Lk. 14:12-14 NRSV), to voluntary poverty (Mk. 10:21,28-30 NRSV), to a community of goods (Acts 2:44-45 NRSV). The common thread in all these responses is "a mandate not to cling to one's possessions and thus become their slave but to share them with others out of obediential faith in God" (Gillman, 1991:114).

Matthew 6:24. This writer has selected one passage to highlight as it strikes at the heart of the biblical teaching about money:

No one can serve two masters; for a slave will either hate the one and love the other, or be devoted to the one and despise the other. You cannot serve God and wealth [mammon in Greek, according to footnote]. (Mt. 6:24 NRSV)

A parallel passage is found in Lk. 16:13 NRSV. While Luke's gospel is particularly sensitive to the plight of the poor, it is worth noting that Matthew, who is addressing an apparently well-to-do urban community (Kingsbury, 1988:152)³, does not shy away from this warning against wealth. In fact, by omitting the word slave in the first phrase Matthew applies the teaching directly to the disciples (Boring, 1995:210).

Matthew 6:24 NRSV occurs in the Sermon on the Mount as part of a group of sayings (Mt. 6:19-34 NRSV) related to the disciples' orientation toward God. Three of the four pericopes in this section overtly relate to material goods or money. In the fourth (Mt. 6:22-23 NRSV), the good or healthy eye can be taken to be a synonym for generosity as attested to in Pr. 22:9 NRSV and its opposite in Dt. 15:9 NRSV and Pr. 23:6 NRSV (Albright, 1971:81; Davids, 1978a:17; Hare, 1993:72). Thus the force of all four of these sayings regarding treasure, the good eye, mammon, and earthly anxiety is that one's orientation to God is revealed in one's orientation to

money and what it can buy. Trust in God requires detachment from material possessions and singleness of heart.

A dualistic tone pervades the first three sayings (Boring, 1995:209-10). Such a radical, either-or stance is typical of Oriental hyperbolic rhetoric and of Jesus' teaching. "No one can serve two masters" is not necessarily the case as shown by the slave girl who was beholden to presumably several owners in Acts 16:16 NRSV. However, the force of the declaration here is that a slave cannot serve both (or well) these two particular masters, God and mammon (Gundry, 1982:115).

Mammon is an Aramaic word which is transliterated but not translated into the Greek in this text. Similarly, many English versions of the Bible have also transliterated it without translation, for example the King James and the Revised Standard. It means property, including but not limited to money. It is not used in the O.T. though it does occur in Sir. 31:8 NRSV and frequently in the Targum (McNeile, 1961:86). Hauck argues that the Aramaic word "has an ignoble sense and is used in censure" (1967:389), whereas Hare and Boring indicate that it is a neutral term since it is in Lk. 16:9,11 NRSV modified with a negative word (1993:73, 1995:210).

Since mammon is not translated it functions as a personification of money. This personification led to the medieval idea that mammon was a heathen god or deity; and even Gregory of Nyssa took it to be the name of Beelzebul (McNeile, 1961:86). Milton in Paradise Lost likewise named a fallen angel "Mammon" (France, 1979:9). As a personification of money, mammon parallels the English capitalization of The Almighty Dollar (Hare, 1993:73). The effect is that serving mammon is no less than idolatry.

The words "love" and "hate" refer not to emotions but may rather represent the biblical idiom of choosing and not choosing (Boring, 1995:210) as demonstrated in Lk. 14:26 NRSV. They also may, together with "be devoted" and "despise," refer to the slave's faithful labor or slackness (Gundry, 1982:115). The word "love" has associations with the basic command to love God (Luz, 1985:398).

The presupposition here is that humans are not self-sufficient but do, in fact, find meaning outside of themselves. The question is not whether to serve but what or whom to serve. Calvin, commenting on this verse, said:

Where riches hold the dominion of the heart, God has lost his authority. True, it is not impossible that those who are rich shall serve God; but whoever gives himself up as a slave to riches must abandon the service of God; for covetousness makes us slaves of the devil. (1956:337)

A slave was in Imperial Rome as in the earlier Hellenistic world the absolute property of its owner who held the rights of life and death (Albright and Mann, 1971:81). Taken with the preceding two passages, to be a slave of God means a life of heavenly treasures, but to be a slave of mammon means a dark death.

The danger of wealth. Moral teachings throughout history and the Bible are replete with warnings about the danger of wealth and of the desire for wealth. "At best questionable" and "at worse damning" declares Davids about wealth (1978b:29). A number of reasons leads one to this conclusion.

1. Wealth gives the illusion of security. Donnelly observes that "Jesus spent a lot of

time talking about money and what it could buy because he knew that it creates the illusion that it is all anyone needs" (1983:401). However the consuming moth and crashing stock market evidence the inherent fragility and undependability of wealth. Wealth is highly seductive, but it is a lie. Schimmel asserts that "the assumption that greed is good and that riches guarantee satisfying lives is false, and the teachings of the moralists about the sin of avarice illuminate why" (1992:166).

2. Wealth and greed are often linked to deceit and death. Hauerwas and Willimon draw this conclusion from the story of Ananias and Sapphira in Acts 5:1-11 NRSV (1989:130-31). This first crisis in the early church entailed lies about withholding money from the community and the resulting death of the two liars. Greed is lethal. In commenting on the death of the Rich Fool (Lk. 12:16-21 NRSV) Donnelly says, "To make anything else [other than Jesus] our 'ultimate concern,' or to let anything else deflect us from recognizing that he is all we need, is not only idolatry but a fatal flaw" (emphasis mine; 1983:401).

3. Wealth begets anxiety and unhappiness. Money and possessions require a constant worry about their acquisition, increase, and preservation. Jesus knew that when amassing wealth, people sometimes become obsessed by it as illustrated by his parable of the Rich Fool. It describes an entrepreneur

who built silos to store his extra grain. Buying (or building) on margin has always been a risky business, and the inherent anxiety in that kind of gambling may well have triggered the coronary, or whatever it was, that unexpectedly did in this hustler. (Donnelly, 1983:401)

Greed and money are paradoxical. The unceasing, selfish search for happiness through wealth often produces misery instead. Many heirs to fortunes have said that rather than being happy in their riches they were emotionally spoiled by them (Schimmel, 1992:187).

4. Wealth creates bondage. As Yancey puts it, "Money had become a black hole: the more I had, the more I wanted. I experienced an ironic form of bondage . . ." (1984:33). When the richest person of his time, John D. Rockefeller, was once asked how much money is enough, he responded with an apt definition of greed: "Just a little bit more" (33). Rather than being master, the greedy person becomes a slave. Schimmel quotes Francis Bacon's eloquent turn of phrase: "The covetous man cannot so properly be said to possess wealth, as that may be said to possess him" (1992:165). Jesus was convinced that money hindered the internal freedom which he called the poverty of spirit (Donnelly, 1983:401).

5. Wealth erects barriers. It is closely linked to pride and envy which set a person apart from others. It also tends to isolate people physically and socially. Wealthy Americans can go from office, to parking garage, to car, to home garage, to kitchen without encountering person-to-person anyone else. Writing about his experience of friends with excess money, Yancey found that in most cases a large home and fine furniture had made them less hospitable, not more. Conversations which once ranged over personal and social concerns kept drifting to comparisons of clothing labels, gourmet restaurants, and video recorders. "Affluence," he writes, "had a strangely distancing effect. It created barriers" (1984:33). Legendary King Midas, who wished that everything he touched would turn to gold, discovered a real distancing effect when his wife and children became solid gold. In this story one sees how greed dehumanizes (Schimmel, 1992:173).

6. Wealth numbs people to the poor. Its isolating factor means that the wealthy need never encounter poverty face-to-face. And it can pamper the wealthy with as much comfort as money can buy. Hence any personal pain as a reminder of others' pain is reduced. In Jesus' parable of Dives and Lazarus (Lk. 16:19-31 NRSV) one can imagine the phenomenon of habituation, that is of Dives's wealth habituating him to Lazarus's poverty. Over time Dives just did not see Lazarus. In increased abundance people become tighter with funds and look down on "lazy fellows" with their hands out (Calian, 1971:85). Gillman notes, "The threat to a person's moral fiber emerges as possessions become the source of one's well-being and as one's conscience becomes callous to the material needs of the impoverished" (1991:9). Contrarily, during the Great Depression when Americans were at their poorest, they were also at their most generous in charitable giving (Ronsvalle and Ronsvalle, 1994:35-36).

7. Wealth threatens one's devotion to God. As Jesus' saying about mammon illuminates, one cannot have allegiance to both affluence and God. "Take care! Be on your guard against all kinds of greed; for one's life does not consist in the abundance of possessions," warned Jesus (Lk. 12:15 NRSV). One's life consists--or ought to consist according to the Westminster divines--in glorifying God and enjoying God forever.

Wealth is indeed dangerous. From classical times through the Middle Ages and even today medical metaphors have been used to describe vices, with greed most commonly considered a sort of spiritual dropsy (Schimmel, 1992:188). "Mammon illness" is another description (Gillman, 1991:114). Even Forbes, whose orientation toward wealth could hardly be called unbiased, speaks of kids of the rich developing "affluenza" (Gubernick and Linden, 1995:130).

Vision of a Christian attitude. In a society that defines affluence as a desired rather than dangerous condition, what should be the church's response? Based on the different view of reality revealed in the Scriptures, the church should be aiding its members in living lives marked by a different set of values and practices. While the Bible is the church's source for its ethics, it is to be read as descriptive and not simply prescriptive (Fowl and Jones, 1991:6). Hence, the community of faith's experience with money ought to embody not law but grace. Davids writes that the

biblical lifestyle . . . is not a new shackle but true freedom from bondage to materialism.

This life is a creation of the Spirit. Without this dynamic it is unrealistic--even idiotic--to attempt this way of living; but with the Holy Spirit, this lifestyle becomes possible.

(1978b:29)

This creation of the Spirit is a communal experience, not something that happens to isolated Christians on their own attempting to "apply" the Bible to their lives.

What, then would such a community of faith look like vis a vis money? At least six marks would be evident.

1. Detachment. Paul tells the church at Corinth to deal with the world "as though not" (1 Cor. 7:29-31 NRSV). Some have called this eschatological detachment. Johnson writes:

Faith does not flee the world of human activity in will-lessness. It does not 'go out of the world altogether' (1 Cor. 5:10). It engages the world. But it does so 'as though not.' The forming of human projects is not made absolute Rather, every human project is relativized by the gift of God Christian engagement of the world is therefore real but

relative . . . (1990:116)

Speaking about possessions, Johnson goes on to reject both the gnostic model which identifies perfection with radical poverty and the liberation model which sees it in the equalization of possessions (1990:118-20). Rather, mature Christian use of possessions involves detachment which readily lets go of goods "in response to God's project in the world as revealed in the physical and spiritual needs of our neighbors" (122). France concurs that "the right attitude to [possessions] is to value them very lightly" (1979:16). Paul tells the Philippian church that he has learned to be detached: "For I have learned to be content with whatever I have. I know what it is to have a little, and I know what it is to have plenty" (Phil. 4:11b-12a NRSV).

Donnelly argues that "The costliness of Christian discipleship boils down to just that: detaching ourselves from material goods, from prestige, power, advancement, or whatever else stands in the way of attachment to Christ" (1983:400). Such detachment involves dying to self:

If any want to become my followers, let them deny themselves and take up their cross and follow me. For those who want to save their life will lose it, and those who lose their life for my sake, and for the sake of the gospel will save it. For what will it profit them to gain the whole world and forfeit their life? (Mk. 8:34b-36 NRSV)

Malone explains that self-denial involves a self-transcending process that points to the principle of divine reversal, of giving one's life and finding the gift of true life (1979:85). Calvin preached that denial of self is absolutely essential for the Christian life. Mortification leads to vivification (Leith, 1989:76-77).

2. Simple living. In the words of the Presbyterian Book of Order, one of the great themes of the Reformed tradition is "a faithful stewardship that shuns ostentation and seeks proper use of the gifts of God's creation" (G-2.0500a(3)). The call to a simple lifestyle is a call to live counter-culturally or as Paul said, not to be "conformed to this world" (Rom. 12:2 NRSV). France maintains, "The Christian . . . is obliged to question the prevailing standards of luxury and excess, and not to accept the necessity of the standard of living foisted on him [or her] by the combined pressure of the advertising media and of keeping up with the Joneses" (1979:67). Rasmussen speaks of living contentedly within limits despite the expansion mentality deeply ingrained in Americans (1981:44, 86). Simple living frees up time, money, and self for service to others.

3. Gratitude. All of life is a gift from God. Gratitude is the proper response to this grace. Yancey, writing about his personal experience, says:

Too easily I want to replace gratitude with pride (I worked hard for what I have) or guilt (How can I feel grateful when others have so little?). Gratitude removes that sense of pride and self-dependence, and turns me to the proper source of blessing, God . . . (1984:42)

Thankfulness is the heart of the worship of a good and generous God and the antithesis of the idolatrous worship of mammon.

4. Generosity. Johnson argues that there is a very close connection between self-disposition and the disposition of possessions (1981,80). He goes on, "The open hand, the sharing of possessions (no matter how small or large), reveals and makes actual our availability to God and the world" (109). Giving disarms the power of money says Yancey. The act of giving is at its core irrational thus destroying the aura of worth surrounding money (1984:41). France counsels reckless generosity motivated not by a dour sense of obligation but by a warmth

of unselfish compassion (1979:18). Paul understood this: "If I give away all my possessions . . . but do not have love, I gain nothing" (1 Cor. 13:3 NRSV).

5. Concern for the poor. Jesus' example of compassion for the poor is a model for the Christian community. In fact, treatment of the poor (the hungry, thirsty, and naked) is the criterion for judgment in his parable of sheep and goats, for it is equated with the treatment of the Son of Man himself (Mt. 25:31-46 NRSV). A recurring biblical theme is that the poor are close to God (e.g., Lk 6:20 NRSV). By tending to them, the faithful may learn something about utter dependence on God. They also will encounter God in the "otherness" of the poor.

6. Freedom. Discipleship is manifested in liberation from the enslavement of money and possessions:

The most significant consequence of faith in the one God is the potential for freedom it grants us. Because the reality is that we are rooted in the ultimate power of existence itself, because our identity and worth come not from what we can claim to possess but in what is given to us at every moment, and because we acknowledge this reality, we are freed from the need to create or support our being by the control of other things. We need not fearfully and compulsively construct some part of creation as our ultimate center and seek our worth in bondage to its service. As servants of the living God, we are free to use material things without being possessed by them. (Johnson, 1981:59)

This freedom is a gift that comes paradoxically from serving the perfect master, God.

Model of the Church

The church is called to be a community of alternative⁴ vision, worshiping God amid a mammon-oriented culture. It is in the world but not of the world. It is called out (ecclesia) to serve a different master. Following Yoder's typology of the confessing church, Hauerwas and Willimon (1989:44-47) call it a "colony of heaven" (11, 51), a "countercultural phenomenon" (30), and "resident aliens, an adventurous colony in a society of unbelief" (49). Brueggemann, along similar lines, argues that the church "is to nurture, nourish, and evoke a consciousness and perception alternative to the consciousness and perception of the dominant culture around us" (1978:13).

While the transformation of culture may be desirable, the primary goal of this community of alternative vision is to be faithful to the God revealed in Jesus Christ. By being faithful the church is indeed light and salt in a dark and spoiling world. While such a world may be pagan and often hostile, it is nevertheless God's world and cannot be abandoned. In this post-Constantinian era the church is called to live in the world, but with a different perception of reality, a missionary perception that may indeed transform it.

For the community of alternative vision to be faithful, it must be about the task of forming faithful disciples. This is done in community by nurturing an alternative vision.

Community. The church is not just another vendor in the consumer society selling its religious wares. Neither are Christians lone rangers who live independently of one another. Rather, the church must be a community, an intentional group of faithful people.

The process of forming faithful people who have character, virtue, and vision is a corporate venture. Alone as isolated individuals, people lack the ethical and theological resources to be faithful disciples (Hauerwas and Willimon, 1989:80). In community they have a common heritage of Scripture and tradition, and they have one another who carry on that

heritage. Fowl and Jones observe:

In and through our participation in Christian communities . . . we are enabled to engage in the process of unlearning the ways of the 'world' and learning how to pattern our lives after Jesus Christ. (1991:71)

The communion of saints that make up the church needs each other. Hauerwas speaks of Christian ethics as learning to imitate other faithful Christians (1981:130, 152; Hauerwas and Willimon, 1989:98). Friendship, according to Aristotle, is the heart of the moral life whereby "we become certain kinds of people rather than other kinds" (Fowl and Jones, 1991:68).

It is important to note with Fowl and Jones that, "Scripture is primarily addressed not to individuals but to specific communities called into being by God" (1991:8). These communities are called to read the Bible in communion.

Alternative. The church must offer a reading of reality that is an alternative to, and not an endorsement of, what the culture offers. Palmer, quoting Acts 17:6 where Christians were accused of turning the world upside down, says the church need not accept the world's definition of reality. He cites Jesus' teaching about abundance and scarcity as an example of such a countercultural reading (1991:99).

The church claims that its alternative reading is true (Hauerwas and Willimon, 1989:77,101). By telling the truth, the church empowers people to name what is really happening. It criticizes the dominant consciousness (Brueggemann, 1978:13) which lives by the materialist's creed that people are their own best masters, that money is measure of all things, and that more is better. One chief way of criticizing and dismantling the dominant consciousness is by encouraging people to express the pain which the dominant world view causes them. Brueggemann contends that this prophetic lamenting cuts through the numbness and denial that are the way of "royal [dominant] consciousness" (1978:46). He also advocates the expression of people's hopes and yearning for an alternative vision which energizes rather than destroys them, an equally subversive tactic (62).

Vision. The alternative vision of the church is rooted in its Scripture and tradition. Arising from these are at least six marks which distinguish the church's vision from the materialistic culture's: detachment from possessions, simple living, gratitude, generosity, concern for the poor, and freedom in serving God instead of mammon. It is important that the church speak and embody its vision, telling its sacred stories and living out its understanding of the way the world really is. Brueggemann sums up the church's alternative vision this way: "This community, gathered around the memories, knows it is defined by and is at the disposal of a God who as yet is unco-opted and uncontained by the empire" (1978:27).

Change Theory

The church must undergo a conversion. The strategy for attitudinal and behavioral change is education. However, education not simply moralizing. It requires an openness to God's transforming Spirit.

Social components. Cohen, who has studied attitude change and social influence, confirms the important role that peer groups play. Expectations of social approval or disapproval and the expression of a point of view by a peer or authority figure all affect whether people will change their attitudes (1964:41). What influences people most is other people. Friends, family, and community contacts are more influential than mass media. Ideas flow from the media to

these "opinion leaders" and then to less active segments of the population (117). As noted earlier, imitating living examples of Christian discipleship is a primary way that faith is learned (Hauerwas, 1981:97,131). Cohen agrees that to the degree one sees other people as motivated and competent to judge accurately, one uses them as bases for his or her own judgment (1964:112). He concludes that persuasive communications stemming from the mass media and from authoritative communicators are not by themselves sufficient to produce attitude change; they function instead through a nexus of many mediating factors which include group pressure and interpersonal relationships (119).

Nelson proposes that Christian faith is communicated by a community of believers in a very social way, namely "out of their history, by their interaction with each other, and in relation to the events that take place in their lives" (1967:10). Organizational theorists Bolman and Deal suggest paying close attention to a community's culture as embodied in rituals, symbols, and stories (1991:243-305). Worley likewise recognizes the power of this social environment (1983:16, 28-29). One way of changing community attitudes is to change the traditions which communicate meaning and value like, for example, the taboo against discussing money and faith.

The increasing popularity of small, supportive groups in the church confirms the importance of other people in the process of growth in faith. According to one sociologist, the other key component for fostering spiritual growth and religious commitment besides knowledge of the religious tradition is regular contact with others who by example help one interpret the tradition's meaning for daily life (Olsen, 1994:126). Crosby, a pastor who formed a small group of men specifically "to learn more of what God wanted us to do with our money," attests to changes group members underwent as a result of mutual support, acceptance, and accountability (1987:108,110). He writes:

Because of that group, I eventually saw changes in the men that would have been inconceivable at the beginning. I believe we changed because over the years we felt affirmed in spite of shortcomings. (110)

Cognitive components. The way that people come to know something or to change their perspective is a complex process. Cohen's research confirms the theory of cognitive dissonance. The disequilibrium caused by the introduction of new information causes a person to strive for consistency among cognitive elements and thus may lead to a change of opinion (1964:62-63). However, the human capacity to rationalize and compartmentalize disharmonious elements may produce no change (63). Also, when communication increases dissonance, opinions tend not to change. But when communication tends to decrease dissonance, opinions do change (78).

Since a basic postulate is that people seek balance or congruence between their beliefs and their feelings, then their attitudes can be changed by modifying either their beliefs or their feelings (Cohen, 1964:69). Brueggemann seizes on feelings (or pathos) as a place to begin to break the attitudes of denial and numbness induced by the dominant culture. He illustrates this with Jeremiah's public expression of grief (1978:51-61). He also emphasizes the importance of modifying beliefs by offering symbols from the past and hope for the future.

Identity is a crucial cognitive element. Indeed, Brueggemann claims that it is the loss of identity through the abandonment of the faith tradition which is the internal cause of the enculturation of the church (1978:11). Hence, reclaiming that identity is at the center of changing the church.

Osmer speaks of reshaping the "personal identity narrative" (i.e. the underlying story by which humans make sense of their lives) as the key to changing a person's level of faith commitment (1992:110). It is this process of reinterpreting one's personal story in light of the gospel story which engenders attitudinal change and deepening devotion and not simply willing or choosing to change (32). Hauerwas and Willimon echo Osmer's approach:

Knowing who we are by the story of the power and purposes of God makes a difference in the lives of ordinary people They are hereby given a power to be free from the strong social forces, prejudices, and conventions that determine the lives of so many who do not know such a story. (1989:67)

Worley suggests that, "Christ's work in contemporary language may be described as 'identity formation' of persons and groups" (1983:29).

Christian education by shared praxis. A most helpful model for integrating the social and cognitive components of change theory is propounded by the educator Groome. He calls his approach "shared praxis." He writes:

Christian religious education by shared praxis can be described as a group of Christians sharing in dialogue their critical reflection on present action in light of the Christian Story and its Vision toward the end of lived Christian faith. (1980:184)

He expounds on each of the five main components (present action, critical reflection, dialogue, the Story, and the Vision that arises from the Story) to paint a dynamic picture of how Christians best grow and learn. Similar educational processes are described by Miller (1988:122) and Osmer (1992:120).

It seems that important grist for shared praxis would be some "present action" that involves ministry to the poor. Wuthnow counsels:

One of the ways to promote healing [of middle class maladies] is through service, and one of the paths to a heightened commitment to something other than material success winds through the bypassed alleyways of the desperately needy. (1992:298)

Experience has proven to be an important agent in attitudinal change for this writer. Experience with have-nots may make some haves reevaluate their priorities.

The Theoretical Framework

Mount Vernon finds itself smack in the middle of a thoroughly materialistic society. Americans are obsessed with the Almighty Dollar. Cultural analysis reveals the loud message proclaiming money and possessions as the key to freedom, happiness, and self-worth.

Within the church are three factors which abet this materialism: the reluctance to speak of money, the compartmentalization of money and faith, and the clergy's fear of appearing money grubbing.

In stark contrast to the cultural milieu stands the biblical witness. As apt a summary of scriptural teaching about money as any is Jesus' teaching in Mt. 6:24 NRSV about the impossibility of serving both God and mammon. The dangers of serving mammon are many: the illusion of security; deceit and death; anxiety and unhappiness; bondage; barriers from others, especially the poor; and a threat to one's allegiance to God. Conversely, the community that worships God above wealth is marked by the counter-cultural values of detachment, simple living, gratitude, generosity, concern for the poor, and freedom.

The model of the church which Mt. Vernon is called to embody is that of a community of

alternative vision. Amid the din of materialism, Mt. Vernon is challenged to march to a different drummer, viz. Scripture and its God. People will not on their own radically reorient their ideas and habits about money. It takes a community to nurture fiscally faithful disciples.

Education will be the chief agent of change in this situation. People's personal faith narratives vis a vis money must encounter the scriptural narrative (Groome's Story and Vision). Since modeling is a crucial way people learn discipleship, it is important that this critical reflection happen in the context of a group where people can candidly share with one another.

Lifting the taboo against speaking about money both in groups and in other forums will create a new norm at Mount Vernon. It may be resisted since the taboo keeps cognitive dissonance down. But, if the pain of "mammon illness" is great enough, it may be welcomed.

A Theological Principle

The church is called to worship God and not mammon, thus becoming a community of alternative vision in the midst of a materialistic culture. It understands its identity, meaning, and purpose as rooted in God as revealed in Jesus Christ and not in money and possessions. It proclaims this counter-cultural message as good news and nurtures a people who live by this other reading of reality.

For Mount Vernon Presbyterian Church this would mean intentionally discussing money in the context of the Christian faith and community. That dialogue would involve becoming more conversant with Scripture and tradition as they relate to the issue of money. It would involve becoming critically aware of the cultural message. And it would involve a willingness to share personally about the bondage of materialism and about hope for a freer way to live.

For this change to occur the taboo against talking about money at church must be lifted. Attitudes and behaviors about money would need to be modified through education.

The transformed situation would be marked by the issue of money being addressed at times other than fall fund-raising and in ways other than an annual "stewardship sermon." There would be opportunity for dialogue in small group settings.

Thesis Objectives and Interventions

Objective 1: To establish at Mount Vernon a new norm which encourages the open discussion of money in the context of the Christian faith.

Objective 2: To change attitudes and habits about money so that they reflect faith and not culture by:

- a. learning what the Christian tradition teaches about money;
- b. critiquing cultural messages about money;
- c. sharing with others personal struggles with the issue of money and faith.

Intervention 1: The writer broke the taboo of speaking from the pulpit about money (except for the annual fund-raising sermon) by preaching three times on the subject outside the fall stewardship campaign. The sermons were on classic biblical texts: "God and Mammon" (Mt. 6:19-26 NRSV) in February, "Pierced With Many Pains" (1 Tim. 6:3-10, 17-19 NRSV) in May, and "Mr. Goodrich Dives, III and Lazarus" (Lk. 16:19-31 NRSV) in June. In all the sermons she contrasted the biblical teaching with cultural values.

In the second two sermons, the preacher chose an imaginative approach using fictional

characters with whom the congregation might identify. This was an attempt to employ Osmer's process of reinterpreting personal stories in light of the gospel story. The sermon, "Pierced With Many Pains," took a cue from Brueggemann's advocacy of the public expression of grief by voicing the suffering materialism causes.

Intervention 2: In conjunction with each of the three sermons, the writer taught a lesson for a young adult church school class exploring the same biblical text as that day's sermon. Since sermons alone are unlikely to change attitude, the intent was for members actively to enter into dialogue with scripture and one another as a step toward change. She employed Groome's shared praxis approach and methods from Osmer's "Teaching for Commitment: Reinterpreting Life Stories."

Intervention 3: The writer issued an invitation to the congregation at large to address the issue of money and faith in their lives in a small group. Thirteen people responded. The group was called "The Last Taboo" in order to convey the fact that they would consciously be breaking the taboo of speaking theologically and personally about money at church.

The group met for six Sunday evenings for hour-and-a-half sessions using Groome's and Osmer's educational theories. In addition to exploring a host of biblical passages about money, the participants each presented a "money autobiography" and explored together Mount Vernon Church's own "money autobiography." A "money autobiography" is a telling of one's life story in light of the role that money has played.

The writer hoped that the small group setting would embody the social components that affect change, viz. the influence of other people. As Hauerwas and Nelson point out, discipleship is learned in community.

In addition to the evening sessions, "The Last Taboo" group participated in a service project that put members in direct contact with homeless people. This experience accessed not just their theoretical ideas about the poor, but also their feelings, a potential avenue for attitudinal change.

Intervention 4: The writer published two articles for the church newsletter and invited two volunteers from "The Last Taboo" group to write something as well. These articles addressed some aspect of money and faith as an ongoing effort to lift the taboo and begin the dialogue.

Results, Evaluation, and Significance

The three sermons and several newsletter articles did indeed break the precedent of not addressing money at church apart from the church budget. In response, some church members have conversed, telephoned, and written personal notes about the subject plus given the writer relevant magazine and newspaper clippings. The ice is broken.

The most satisfying and successful intervention was "The Last Taboo" small group. The participants varied greatly in age and life situation, bringing to the group a diversity of experience in both the realms of money and Christian faith. Their attendance was exceptional--a ninety percent rate--indicating the value and enjoyment they derived from the group. It is the writer's perception that the communal aspect did nurture growth in discipleship. For example, younger members hearing older members tell of their experience of the Great Depression and of their lifelong habit of tithing made indelible impressions. In the free-form written evaluations, every

participant mentioned in some way the value of sharing personal stories. Overall they rated the group as a very positive experience. This was also conveyed by two group members who met with the session's stewardship/finance council to report on "The Last Taboo."

The group griped about the requirement to do a service project. Surprisingly, however, this proved to be one of the most rewarding aspects for them. The face-to-face contact with the poor stimulated not only their thinking but also their feelings about Christians' responsibility for those on the underside of their wealthy world.

As was the writer's hope, the "Last Taboo" spawned another group later in the year offered as a Wednesday night elective class. While the size (smaller) and make-up (mostly elderly widows) were entirely different from the first group, it was a meaningful experience nevertheless.

The least satisfying intervention was the church school classes held in conjunction with the money sermons. Attendance averaged eight with only four students attending all four classes. Compared to the "Last Taboo" groups, the church school setting provided less depth due to shorter class times, sporadic attendance, and different motivations on the part of the participants. Plus, small groups with norms like confidentiality and exercises like the "money autobiographies" invariably allow for greater sharing and personal growth than the typical church school class.

While the interventions did, in fact, begin a dialogue about money and faith at Mount Vernon, whether or not they changed people's fundamental attitudes is difficult to assess. Three sermons and a few newsletter articles are unlikely to have a long lasting impact unless coupled with other experiences representing the beginning of a new norm of grappling with materialism in the church context. Whether church school classes relating to the sermons gave the sermons more impact unknown. The survey instrument used to measure attitudinal change was inconclusive since class members failed to return the post surveys despite repeated pleas.

Members who participated in the more intensive "Last Taboo" groups seemed to register a modest change in attitude in some areas but little in others. The pre and post surveys of the first group revealed that most participants had a raised awareness of their own relative wealth by the end of the sessions. A minority reported a change in their compartmentalization of money and faith. However, the cultural message that there is nothing wrong with wanting a lot of money remained largely unaffected.

These surveys confirmed that members were much more likely to have shared information about personal finances with family members and money professionals (accountants, bankers, etc.) than with ministers or church friends. They also revealed that on average before participating in the group members could name about five biblical passages or concepts about money and afterwards about eight.

Education was the chosen avenue for effecting change in the interventions. While one-way educational approaches like sermons and newsletter articles have their place in articulating a Christian vision, they seem to have little impact. But education that was two-way, exchanged between members, had more influence. This was true particularly as members shared from their personal history (as in telling their "money autobiographies") and as they built a sense of community. However, a very powerful impact came through the group experience serving the homeless. This points to a model for changing attitudes and beliefs which includes direct

exposure and a sense of community, rather than, for example, only Bible study.

For Christians to begin to question the cultural norms about money and make significant changes in their own financial lives will require a sustained undertaking over a long time. It is naive to think that several one-shot efforts will make a difference. Rather, exposure over the long haul to a canon of faithful stories and values learned in a community of believers plus some direct experience which calls into question societal assumptions is the only hope for substantive change. This will require commitment on the part of church leaders--clergy and lay. It will require repeated opportunities for dialogue and character shaping. It will require encounters which force Christians to reconsider what is true. It will require honesty and willingness to have identities reshaped by Christian rather than cultural norms.

While this thesis evoked no earth-shattering change, it represents a first and faithful step. Money talks all the day long. The church can no longer be silent.

Endnotes

1. Additionally, in 1992 there was a capital funds campaign to raise money for the building program.

2. Note the things at the disposal of Jesus and his disciples, for example, a boat (Mk. 6:32 NRSV) and Peter's house (Mk. 1:29-34 NRSV). Also note that disciples are expected to support their parents (Mk. 7:9-13 NRSV). (Malone, 1979:82)

3. Kingsbury compares certain references in Matthew to parallels in the other synoptic gospels to deduce the prosperity of Matthew's readers, namely "Blessed are the poor in spirit" (Mt. 5:3 NRSV) cf. "Blessed are the poor" (Lk. 6:20 NRSV); the parable of the talents (Mt. 25:14-30 NRSV) cf. the parable of the minas (worth about one-fiftieth of a talent) (Lk. 19:11-27 NRSV); the command to take no "gold, or silver, or copper coins" (Mt. 10:9 NRSV) cf. the command to take no "copper coins," i.e. small change (Mk. 6:8 NRSV); and the description of Joseph of Arimathea specifically as "a rich man" (Mt. 27:57 NRSV) cf. Mk. 15:43 NRSV. Additionally, Matthew refers to a wide range of money denominations but not the lepton, the smallest coin cited in the gospels. The terms "silver," "gold," and "talent" occur in Matthew twenty-eight times whereas "silver" occurs in Mark only once and in Luke but four times.

4. Alternative not in the sense of just another option, but in the sense of countercultural. The church is called to be faithful in the midst of a dominant culture which is decidedly unchristian in its worship of mammon.

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Carol Moir Strickland
Preached February 18, 1996
Mount Vernon Presbyterian Church
Text: Matthew 6:19-26

GOD AND MAMMON

INTRODUCTION TO SCRIPTURE

Today's reading comes from the Sermon on the Mount, words Jesus addresses to his followers about the life of discipleship. There are four sections in the part I will read, all having to do with one's orientation to God. They also all have to do with one's orientation to money and possessions.

The first is about earthly treasures. The second uses an idiom which is a little obscure to us. It's the eye as the body's lamp. The image of a healthy eye and an unhealthy eye are used elsewhere in the Bible to refer to generosity and stinginess, respectively. The third part is about mammon, an Aramaic word which is translated in the NRSV as "wealth." Mammon means property, including but not limited to money. The fourth concerns material needs.

Listen now for God's word: Matthew 19-26.

SERMON

It is my observation that we talk a lot about God at church, but not much about money. The exception, of course, is that we do talk once a year about the church budget and about pledging to it. But aside from the ten percent or whatever we give to the church, I don't hear much said around here about the other 90%--

about how we get it, spend it, save it, lend it, borrow it, or give it away; about what it means to us; about what it does to us.

Do you recall the concept of cognitive dissonance from your Psychology 101 class? The concept is that people are very uncomfortable embracing two contradictory ideas at the same time. We strive for internal consistency. So we only allow ourselves to entertain one belief or attitude at a time. That's why we don't hear God and money in the same breath much, either at church or elsewhere. It causes cognitive dissonance to admit that we worship God and that we worship mammon. Cognitive dissonance makes us anxious. I have observed that we have three primary strategies for keeping it down when it comes to money and God.

The first is the taboo. That's when we all tacitly agree that we're not going to discuss money. Edith Wharton advised, "Never talk about money, and think about it as little as possible." Many of us were raised with the idea that you don't discuss money in polite society. We were taught that money is a personal matter and therefore we equate it with a private--even secret--matter. A Princeton sociologist named Robert Wuthnow surveyed people and found out that 95% of those who attended religious services every week had never or hardly ever discussed their personal finances with fellow church or synagog members.

Ninety-three percent had never or hardly ever had conversations about it with their ministers. Contributing to this taboo is the fear most clergy have of seeming too interested in money. Hence, we seldom preach or teach about it.

This taboo is interesting when you consider how frequently the Bible addresses the subject of money. By one count, there are some 450 passages that deal with money, a motif exceeded only by idolatry . And Jesus talked about money a great deal. Almost one-sixth of his recorded statements concern the subject (more, incidently, than he ever said about sex). Yet the church keeps silent.

A second way we keep the cognitive dissonance down is to compartmentalize money and God, or material things and religion. There is a strain of gnosticism in us. Gnosticism was the heresy in the early church that declared that the material world is evil and that the spiritual world is good. Hence we tend to believe that money is dirty and worldly and an evil necessity of life and belongs in one corner, whereas God and religion are spiritual matters and belong in another corner. And never the twain shall meet. Of course, Gnosticism was declared a heresy because we believe that God created the material world and declared it good. Material things, including money and possessions, are not intrinsically bad, though certainly people may use them for evil purposes.

The third way we keep our cognitive dissonance down in addition to the taboo and compartmentalization is by rationalizing. Rationalization is one of our favorite ploys. Consider this. Americans are very quick to condemn our consumer society that places so much emphasis on money and possessions. Wuthnow found that 89% of the Americans he polled agreed that our society is much too materialistic; 74% said that materialism is a serious social problem; 71% said that society would be better off if less emphasis were placed on money; 90% said that children want too many material things; 75% agreed that advertising is corrupting our basic values.

Yet while we are quick to criticize materialism, at the same time we want more of what it offers. Greed in others is routinely denounced by most people, yet 84% admit that they wish they had more money than they do. What is greed after all, if it's not wanting more money and things than we already have? Someone once asked John D. Rockefeller, the richest man of his day, how much money was enough. "Just a little bit more," he replied.

When we rationalize, we become very subjective in our reasoning about what is indulgent and what is not. We overrate our donations to charity. Did you read "The Vent" a couple of weeks ago in the newspaper when someone commented, "Isn't it funny how big a dollar bill looks when you take it to church and

how small it looks when you take it to the store?"

So, we are pretty uncomfortable uttering money and God in the same breath, of talking about our middle or upper middle or upper class lifestyle in the context of our faith. We try to keep the cognitive dissonance down because on the one hand we feel guilty about our materialism and on the other hand we feel like if we gave it up we would be most deprived--deprived of our luxuries, yes, but more than that, deprived of our sense of security, identity, and freedom. For our culture persuades us that we must surround ourselves with things and bank accounts in order to feel okay. And it teaches us that our self worth is equated with our net worth. And it convinces us that money and what it can buy give us freedom.

But there is a nagging part of us that doesn't totally buy the line that our materialistic culture sells us, the line about money giving us security, identity, and freedom. There's this feeling that there's more to life than the next car, the new furniture, the faster computer, the better investment. There's the part of us that hopes and prays that we are not defined by our stuff.

It is this nagging part of you, the part deep down, often shoved-to-the-side and ignored part of you that I want to hear the words of the gospel this morning. It is into this crack I want Jesus' words to seep. It is this squelched voice that the

Scripture addresses. Because this is the part that can hear God and money in the same breath and know that they are intimately connected and belong together.

To this deep and true part of you Jesus first says, "Spend your energies not on earthly treasures. You can't take it with you. Besides, it's a hassle. Moths chow down on your cashmere, rust eventually corrodes your finest car, thieves walk away with your goods, the stock market crashes. Spend your energy instead on treasures in heaven, the things that matter most in life." When you stand naked as a jaybird before the Heavenly Judge, all the money of Croesus won't matter a bit. All that you will have to present God and to spend an eternity with will be your heart. Will it have been molded by kindness, love, goodwill, generosity? Or will it have been molded by greed, jealousy, preoccupation with things? On their deathbed, no one ever says, "I wish I had spent more time at my job making more money. I wish I had bought that extra gizmo." People say instead, "I wish I had spent more time with my family. I wish I had invested my life in some cause that mattered. I wish I had given more away. I wish I had been a better person."

Next, Jesus uses the idiom of the eye to say that if you are generous and not attached to possessions, your life will full of light--colorful, vibrant, clear, illuminated. But if you are stingy and attached to your possessions, your life will be dark--

colorless, dim, a rather unpleasant and scary existence.

Jesus also observes that you can't serve two masters, the masters of God and mammon. Oh we try to do just that. But the price we pay is enormous. The constant worry entailed with acquiring, increasing, and protecting our money and possessions takes its toll. Rather than giving us freedom, we become enslaved by our money, possessed by our possessions. And then we spend a lot of energy keeping God out of this area of our lives, like I said earlier, keeping down the cognitive dissonance by keeping up the taboo, compartmentalizing, and rationalizing. But we don't rest too easily about it all. There's that nagging feeling deep down that knows that money doesn't deliver all it promises, can't deliver all.

And finally Jesus tells us, "Don't worry about your life-- about things. Don't be anxious about what you're going to wear or eat." He pointed to the birds who don't work or save yet who are cared for in God's providence. "Trust," he says, "in God's care. You are infinitely more valuable to God than the sparrows. God will provide what you need without your striving and hoarding. Focus your energy instead on God's kingdom and what is right."

Did that deep down part of you listen? Did you hear some words of hope? Did you hear something true? Did you hear a promise that was life-giving and not life-sapping? I hope so.

Because we need to let God into every corner of our lives,
including our pocketbooks. Every part of us needs healing,
redeeming, freeing. God and money. We've started the
conversation. Let's keep talking.

Endnotes

Carol Moir Strickland

Preached May 19, 1996

Mount Vernon Presbyterian Church, Atlanta, GA

Text: I Tim 6:3-10, 17-19

PIERCED WITH MANY PAINS

INTRODUCTION TO SCRIPTURE

Several months ago I read to you from the Sermon on the Mount which included the verse, "You cannot serve God and mammon." I suggested that we don't speak about mammon, i.e. money, much at church except when we're asking for pledges. Yet everyone of us deals with financial matters every day.

I said I would like us to begin a dialogue about money, and so we have. "The Last Taboo" group met for seven sessions this spring to discuss the role of money and faith in their lives. I plan to offer this class again in the fall. Some of you have sent me clippings about religion and money. Others have struck up conversations on the subject.

Today's scripture reading invites us to think some more about money and particularly about the pain it can cause us. It is a passage from a letter attributed to Paul written ostensibly to Timothy, one of his co-workers left behind in Ephesus to deal with false teachers and provide ethical instruction to the church

there. The letter probably dates from the early second century.

Listen now for God's word: I Timothy 6:3-10, 17-19.

SERMON

The alarm sounded at 5:00 a.m. Willard rolled out of bed, stumbled into the shower, dressed, and crept out of the house endeavoring not to awaken Alice and their two children. He had long discovered that the only way he could get anything accomplished at the office was to arrive before anyone else. Even so, he seldom made it home before seven o'clock in the evening.

Driving in the early morning, sipping black coffee, feeling the power of the purring engine beneath his tasseled shoe was one of the few pleasures he had any more. Life seemed to be increasingly complicated and less pleasurable for him. From the outside his life looked like something you'd see in Southern Living, complete with family, dog, manicured lawn (thanks to the Chem Yard people), and a dream house with a nightmare mortgage. They took nice vacations, wore nice clothes, did nice things--well, maybe not much any more.

With both Willard and Alice working and the kids going six directions at once, there wasn't much time left over for doing nice things--things like going to church, visiting his mother, coaching soccer. Heck, there wasn't even time to sit down and eat a meal together. It scared him that his own children were

becoming strangers. It scared him that he and Alice had lost their spark. His doctor told him only last week that he needed to control his stress, not to mention cutting back on fat, cholesterol, and booze.

Just as he was on the verge of questioning why-- why everything looked so good and felt so empty, why he was tied to a demanding job that he didn't like, why he had a boat sitting in the driveway that he never sailed, just then, he pulled up to his shiny glass building, parked his why's, and walked to the door.

* * *

Lacy looked up at the dancing fountain and through the spray to the rows of shops along the upper and lower galleries. She loved this place. There was something about it that made her feel okay. Everything here was beautiful--the rows of perfect chocolates in the candy window, the faceless mannequins wearing chic clothes, the novel gadgets in the kitchen store, all shiny and new. Everything here was ordered and in its place. Maybe she liked the mall because it was so different from the rest of her life which felt so out of control.

Lacy popped into her favorite gift shop. There she spied a darling hand-carved, hand-painted dancing pig and couldn't resist buying it. As the clerk carefully wrapped the tissue paper around its pink snout Lacy felt a warm glow. She exited the store, clutching her new possession, feeling a surge of power.

When she got home, she perched the dancing pig on the foyer table next to the sad porcelain clown and several other figurines she also hadn't been able to resist. Her eye caught the stack of mail and a sinking feeling overcame her. She fanned the stack noting bills from four credit card companies whose cards she had already maxed-out plus bills from two department stores. There was a tempting application for another credit card which she hastily filled out, knowing that she shouldn't. As feelings of guilt and being out of control began to rise in her gut, she opened a bag of potato chips and picked up a mail-order catalogue and began reading intently a description of a pink muumuu which, she noted, came in her size, extra large. She reached for the phone.

* * *

George sat on his front steps alone. It was eleven a.m. and he hadn't shaved yet. His neighborhood was deserted because everyone else was off at work. Only the Busy Bee maids were inside his house. Since Andrea had left him things had really fallen apart. He watched a robin flit around the yard and was jealous. "Jealous of a darn bird," he thought to himself.

He reviewed the last six months. "How had it turned out so miserably when it was supposed to turn out so well?" He thought back to the day he discovered that he had won the Lotto Jackpot. five point two million bucks! He'd played the lottery

religiously for eight years, often dreaming of what he'd do if he struck it rich.

He quit his job, bought a new house, two fancy cars, new clothes for Andrea and himself. To celebrate, he took her, her parents, her sister and brother-in-law and their three bratty children plus his parents and uncle to Hawaii for ten days where they stayed at the Hilton and ordered room service whenever it pleased them. For the first month, being fabulously rich was like a dream come true.

And then everything started to sour. Whenever he went by to see his old friends at work, they didn't act friendly toward him anymore. And then he and Andrea began fighting, over money, of all things. And the phone rang constantly with people wanting to sell him first one thing and then another. Already, he had made a stupid investment which his brother-in-law talked him into, a scheme that had gone belly up. They were no longer speaking.

The robin effortlessly flew away, and George would have given everything to swap places.

* * *

Willard, Lacy, George: composites--yes, even caricatures you may say, but nevertheless not so far from the truth, not so far from our truth. Our heart goes out to their pain. It seems so unfair. Each of them only played the script they had been given, the same scripts we are given.

"Live the good life."

"You are what you own."

"Money can buy happiness."

But little did Willard, Lacy or George understand what a high price these scripts would exact. That's because we live in a world that colludes not to let us know. The whole economy runs on consumption, and so we are encouraged to consume. And not just consume what we need, but way beyond our needs. Our appetite for more and more grows and grows. We are taught that more is better. We are taught we must keep up with the Joneses. We are taught that the one with the most toys wins. But the price tag for our materialism is higher even than the millions owed in consumer debt.

For we pay for financial success, for the American Dream, for economic security, for the good life--all euphemisms for an old-fashioned word we never hear anymore, the word greed--we pay for it all with heartache and stress, workaholism and addiction, mounting debt and family strife.

St. Paul put it this way:

Those who want to be rich fall into temptation and are trapped by many senseless and harmful desires that plunge people into ruin and destruction. For the love of money is a root of all kinds of evil, and in their eagerness to be rich, some have wandered away from the faith and pierced themselves with many pains. (I Tim 6:9-10 NRSV)

In other words, the good life can kill you.

Earlier in this century we thought that with the advent of

technology, people would work less and have more. It's true that the middle class has more than our forebears, but our work load has grown, not shrunk. During the dozen years between 1973 and 1985, the median working hours in the US increased about 20%, from 40.6 hours a week to 48.8, while leisure hours decreased about a third. Professionals and proprietors work even longer hours per week, on average 53 and 57 respectively. Compounding the problem for an increasing number of families is the fact that both parents are now working this hard.

There comes a point when one has to ask, is it worth it? Often it is children who suffer the most. One nine-year old said to his mother one evening as she was bent over her computer in the corner of the family room, "Mommy, if you had a dog, and you really loved this dog, and you worked real hard to earn the money to buy him the fanciest dog house and the best dog food, don't you think it would be better if once in a while you played with that dog?"

Not surprisingly children growing up in a society in love with the Almighty Dollar and what it can buy turn into young adults motivated by little more than making a buck. A study back in 1988 found young people in America to be "overwhelmingly materialistic; interested more than ever in primarily making money." The idea of going to college to develop a meaningful philosophy of life used to rank high. It is now ranked the

lowest it ever has been. "To be well off financially" is now at the top of the list.

* * *

This is sad. What's the solution? It's not easy. But according to the scripture we heard today it's got to do with learning contentment. A compulsive desire for possessions is a form of idolatry which denies the most basic fact about us creatures: we brought nothing into this world, and we'll take nothing out of it. Our religion invites us to be satisfied with the basics of food and clothing, to accept life as it comes to us from God. A constant desire for more leads only to destruction.

As for our friends Willard, Lacy and George, how might they get out of the spiral of self-destruction? Well, one member of the "Last Taboo" group after some serious reflection asked his boss for a half day off a week so he could spend more time with his child who has some special needs. And I read about a woman in the Atlanta paper last February who scrimped and saved to pay off a credit card debt of \$47,000. As for winning the jackpot, maybe the answer is not to want to win it in the first place.

We ache with our self-inflicted craziness. We are pierced with many pains that are killing us. But God longs for us not to set our hopes on money and what it can buy. God longs for us, as Paul says so powerfully, to "take hold of the life that really is life." (I Timothy 6:19 NRSV). May it be so.

Endnotes

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Carol Moir Strickland

Preached June 30, 1996

Mount Vernon Presbyterian Church, Atlanta, GA

Text: Luke 16:19-31

MR. GOODRICH DIVES, III AND LAZARUS

INTRODUCTION TO SCRIPTURE

Today's scripture is a parable told by Jesus. Presumably it is addressed to the Pharisees, the religious folk of the day because just a few verses before the parable, Luke (our narrator) says this:

The Pharisees, who were lovers of money, heard all this, and they ridiculed [Jesus]. So he said to them, "You are those who justify yourselves in the sight of others; but God knows your hearts; for what is prized by human beings is an abomination in the sight of God." (Luke 16:14 NRSV)

The parable is sometimes called the parable of Dives and Lazarus. "Dives" is not a proper name but rather the Latin translation of "rich man." The fictional character Lazarus is not to be confused with Lazarus, the brother of Martha and Mary, whom Jesus raised from the dead in the gospel of John.

Listen now for God's word: Luke 16:19-31.

SERMON

Once upon a time there was a handsome Presbyterian from Texas named Mr. Goodrich Dives, III. He had come from a good family who could trace its roots back to the Mayflower. The name was still honorable, but by the time he had come along, the family wealth was long gone. But Mr. Dives had been fortunate to earn a scholarship to college. He was blessed with a keen mind and entrepreneurial spirit. While he was a college student, he started a software business on the side that became quite profitable. Granted, he worked long hours in order both to keep up his grades and to keep his business thriving. But he was a real go-getter and justly proud of his accomplishments.

After college he married and soon after that began a family. He continued his company, and thanks to the growing computer industry and his diligence, things blossomed. After just a dozen years he had thirty employees and had already stashed a tidy sum in his 401-k plan. He provided well for his family. They lived in a two-story house with a swimming pool. Their community was private and gated. Crime is always a concern that lurks in the back of the mind of anyone who lives in a city the size of his, and he felt better knowing his wife and children were secure.

They were members of the First Presbyterian Church where Dives served as an elder. He felt affirmed to be chosen for this important and influential position. He liked going to church and fellowshiping with other business and professional folks. He

liked the comfort of believing in God and Jesus and knowing that he was going to go to heaven. He always felt uplifted when he left church because The Reverend Goodspeak usually preached inspiring and comforting sermons.

Well, usually, except when he got on his soapbox about the poor which happened exactly twice a year. He'd pick a verse from the Bible like Deuteronomy 15:7 where Moses says:

If there is among you anyone in need, a member of your community in any of your towns within the land the Lord your God is giving you, do not be hard-hearted or tightfisted toward your needy neighbor.

Or maybe Goodspeak would choose a passage from the prophets (he did love the prophets) like the one last time from Isaiah 58:6-7:

Is not this the fast that I choose:
to loose the bonds of injustice,
to undo the thongs of the yoke,
to let the oppressed go free
and to break every yoke?
Is it not to share your bread with the hungry,
and bring the homeless poor into your house;
when you see the naked, to cover them,
and not to hide yourself from your own kin?

Then Goodspeak would use the Bible as a springboard to launch into his left-leaning ideas about how there's too big a gap between the rich and the poor in our country and in the world, and how we're responsible for the less fortunate. Well, Dives and the rest of the congregation tolerated these twice yearly sermons because after all it was only two Sundays a year. The rest of the time Goodspeak was a really good fellow, and besides Dives enjoyed playing tennis with him occasionally. On

the courts he stuck to sports talk and never spoke of politics or economics.

Oh, and in addition to the two sermons on the poor, once a year like clockwork Goodrich proposed to the session opening in the church either a day care center for ghetto children or a homeless shelter. But each time plenty of valid reasons-- insurance costs, expensive building modifications to meet code, the influx of riffraff which would raise the risk of vandalism and theft of church property, and so forth--plenty of valid reasons would cause the motion to die.

Dives felt good about his life. Indeed, he felt blessed by God. He had pulled himself up by his bootstraps, so to speak. He had reaped what he had sown and enjoyed the rewards he had earned. His family took nice vacations, belonged to a health club, wore nice clothes, went to good schools, ate well, and lacked for nothing.

Dives was a good guy. There wasn't much that got him upset. Well, there was one thing that got under his skin. Everyday when he would drive to and from work, he would pass a homeless Hispanic guy hanging around outside the gate to his community, hat in hand crying out pathetically, "Have mercy." Dives had repeatedly called the police, but they said the guy was on public property and even when they could be persuaded to pick him up for panhandling, he was always out of jail by the next day and right

back at his post.

The guy looked awful--thin, unshaven, dressed in rags, full of sores. Dives figured he probably had some dread disease like AIDS or something, doubtless the consequence of leading a life of unhealthy and probably illegal activities. Occasionally the beggar had a mangy stray dog or two with him who would lick his lesions. It was common knowledge that his name was Lazarus. No one in the gated community, of course, ever stopped and talked to him. No one knew him--knew his story--or cared to. Everyone figured that he was a Mexican who had swum the Rio Grand but then didn't have enough gumption even to work as an illegal alien for below minimum wages.

Dives had a private joke. Every time he drove past the guy with his car windows up, air condition blasting, and radio playing he would say aloud, "Hello there, Lazy-R-Us. You don't need mercy. You need to go get a job."

Guys like Lazarus drove Dives nuts. "They should take responsibility for themselves, not sit around expecting others to give them a handout. No one is entitled to the good life. You have to earn it. If you're poor, it's because you're lazy. After all, God helps those who help themselves." Then Dives's thoughts would launch from Lazarus to the problems with the country--welfare, immigration, crime, and bleeding hearts who want to get in everybody's pocketbooks and hold the hand of every

weak sister and lazy bum. "If only everybody would do what they are supposed to do, each one do his own part, no one would ever need hand holding and everything would be fine."

Such went the thinking of Goodrich Dives, III who had indeed worked hard and had the success to prove it.

One day Lazarus died of exposure and starvation outside the gated community. After a pauper's burial he found himself in for a great surprise. He was instantly transported on angels' wings to heaven and set down beside Abraham. Heaven was beyond his wildest dreams. There he was healthy, sumptuously fed, cared for, and lacked for nothing.

Meanwhile, all the accomplishments, all the affluence, and all the good looks in the world couldn't keep Dives from keeling over one day with a heart attack. His family and fellow church members buried him in his finest linen suit in the finest coffin with the finest eulogy.

When Dives realized he was dead, he found himself in for a surprise as big as Lazarus's. He had always imagined heaven to be something like a super splendid version of the Biltmore House and gardens. But instead of luxury, he was surrounded by squalor and stench. And the temperature was unbearably hot even for a cool linen suit, which he soon ripped off. Before too long he discovered himself to be thin, unshaven, dressed in rags, and breaking out with blisters from the unrelenting heat. He was

hungry and thirsty like he had never been before, and suffering terribly. He felt so alone and would have been glad even for the company of a mangy dog.

He looked up from where he sat outside a gate that guarded a wide chasm. On the far side he could see none other than Lazy-R-Us dwelling in the lap of luxury with Abraham. He could hardly believe his eyes!

Dives called out to Abraham, "Father Abraham, have mercy! Send Lazarus down with a cup of water to cool my parched tongue."

But Abraham answered, "Child, remember during your lifetime you received your good things, while Lazarus got the short end of the stick, but now the tables are turned. He's living the good life, and you are in agony. And there's not a string you can pull to make it so anyone can cross over this great chasm in either direction."

"Then in that case," yelled Dives, "Send Lazarus to my wife and children, and to my neighbors and friends down at First Prez to warn them, so they won't wind up like me."

Abraham replied, "They have Bibles. They hear Goodspeak's twice yearly sermons about the poor. They should listen to these."

"But no, Father Abraham, nobody pays any attention to those. Maybe if someone rises from the dead and goes to them, they will repent."

Whereupon Abraham said, "If they don't read the Bible or hear the sermons, neither will they be convinced even if Jesus Christ himself were to walk through their door."

* * *

So, Mrs. Dives and children, neighbors and Presbyterian friends, what will be our response? Ignore Lazarus or repent? Keep grasping at what we have or be willing to share some of it with others in need? Stay shut up in our private worlds, or open ourselves to others who are different from us and to God? Live by conventional wisdom that judges others by their success or lack of it, or come alive to the kingdom of God where compassion and love reign?

What will be our response?