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THE CHRISTIAN STEWARDSHIP OF MONEY AND POSSESSIONS

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Abstract

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The theological principle undergirding this study maintains that the church is called to be a community of grace and gratitude dedicated to the glory of God, where piety is practiced, idolatry is resisted and money and possessions are shared with those in need. The challenge facing the North American church is that in most parishes there is a no-talk rule around issues of money, there is a compartmentalization of spiritual and material matters and there is general inability to articulate a coherent theology of Christian stewardship. The challenge is further complicated by mixed motives for giving of money and possessions in our culture and the multiple mandates in scripture surrounding their holy use. This study examines the Christian use of money and possessions as it appears in Luke-Acts. The most important conclusion reached in this study is the need for local congregations to overcome historical errors related to Christian stewardship. The study goes on to examine how a particular church intervened around problematic stewardship issues. It is the goal of this study to effect a transformation of stewardship theology and practice at the congregational level through small group opportunities focusing education for cognitive change of perception.

Contents

Abstract.....	ii
Contents.....	iii
The Ministry Challenge.....	1
Theoretical Framework.....	4
The Cultural Context	
No-Talk Behavior and Compartmentalization	
Motivations for Giving	
The Biblical Tradition	
The Theological Tradition	
Education for Cognitive Change of Perception	
Theological Principle.....	32
Objectives and Interventions.....	33
Results.....	34
Evaluation.....	37
Significance.....	39
Endnotes.....	41
Bibliography.....	43

The Ministry Challenge

The monastic communities of the early church were on to something significant when they required residents to take three vows. The traditional monastic vows of poverty, chastity, and obedience addressed three basic elements of life in Christian community--money, sex, and power. While the church is called to be a community in which patterns around all three of these basic issues are transformed in light of the revelation of God in Jesus Christ, the ministry challenge addressed here is money. The question is, What is the relationship between faith in Jesus Christ and the personal use of money and possessions?

The ministry context at Eastminster Presbyterian Church presents four problematic areas related to the Christian use of money and possessions. First, at a congregational level, there is a deep-seated inability and a strong resistance to talking openly and honestly about the connections between faith and money. Aside from an occasional sermon on the topic, historically, the only time money is discussed in relationship to faith is during the Fall of the year when officers and staff are working feverishly to raise the amount needed to fund the next year of ministry. Other educational and liturgical efforts to connect faith and wealth get only a luke-warm reception. Quite clearly the norm is, "do not talk about money any more than is absolutely necessary!"

Second, there is a static response to requests for increased participation through self-giving to the church.

Twenty-four out of every one hundred members remain silent when asked by the church to give of their time, talent and financial resources. Of those members who do participate in the annual stewardship effort the average percentage of congregational households which register no change in their pledging/giving level from year-to-year is 46.9 percent. Such behavior is inconsistent with classic understandings of membership in the faith community. The author believes there is a compartmentalization of the spiritual and the material in the lives of members which enables a disconnection between membership in the Christian community and acts of self-giving. According to the constitution of our church:

The Christian life is an offering of one's self to God. In worship the people are presented with the costly self-offering of Jesus Christ, are claimed and set free by him, and are led to respond by offering to him their lives, their particular gifts and abilities, and their material goods. (The Book of Order, 1996: W-2.5001)

Third, growth in the overall annual giving of the congregation is strongly tied to growth in membership. The question raised here is, What are motivations for giving among new members of the congregation?

Fourth and perhaps most disturbing is the observable behavior church members (and ministers) exhibit in an effort to acquire more and more personal money and possessions. Following the "salted nuts" theory, the more we have, the more we want. Duplicating the behavior of the wider culture, we have an unquenchable thirst for more and more wealth and property.

Scripture and tradition have given a strong warning to those who pursue this kind of pleonexia (greed). The question raised here is, How does Eastminster carry out stewardship education in a way which takes into account the impediments listed above, which is faithful to scripture and tradition and yet is also growth-producing in the faith of believers? On a broader level, the question arises, Is it possible in the late twentieth century for the church to speak with credibility and authority to materialistic culture?

Wuthnow makes the following claim:

It (money) has meaning. And it is thus connected with our beliefs and values--whether we admit it or not....The important questions are whether religious teachings influence how people think about the place of money in their own lives and whether such thinking in turn affects their behavior. Especially in our own time, when we seem to be consumed by the earning and spending of money, we need to know whether religious convictions help people keep money in perspective, whether they in some way encourage the desire for money, or whether these convictions have become irrelevant. (1994:119-120)¹

After the completion of interventions, the author desired three behaviors or outcomes to be present among the congregation. First, the author desired multiple possibilities to exist for the breaking of no-talk rules around money in the life of the congregation as well as overcome the false compartmentalization of the material and spiritual realms. Second, he desired to hear people articulate the connection between faith and money in ways consistent with classical biblical and theological categories. Finally, he desired a change in the way members behaved in relationship to money and possessions. The new behavior would

evidence a growing understanding in the congregation that how the believer uses her/his money and possessions is a Christian moral enterprise.

Theoretical Framework

The Cultural Context

At first glance, North Americans seem to be an incredibly religious people. There are houses of worship on many corners and in some areas there are still strong restrictive sabbath norms in place.

Wuthnow reports:

On the surface at least, it is impressive that 85 percent of Americans have received religious training during their childhoods, 84 percent believe God is a heavenly father to whom they can pray, three-quarters think Jesus was the Son of God, 71 percent believe in life after death, two-thirds hold membership in a church or synagogue, 40 percent can be found in the pew on any given weekend, and 38 percent describe themselves as born-again evangelical Christians. (1996:295)

When this is paired with the knowledge that between 1921 and 1996, North American incomes have had an increase of about 250 percent, apart from taxes or inflation, one expects a strong connection between religious and financial commitments (Ronsvalle and Ronsvalle, 1996:34). Yet, the connection is not there for many North Americans. Large numbers of North American Christians do not frame their use of wealth and possessions as a Christian moral enterprise. Aside from pervasive biblical illiteracy and theological aphasia present in the North American culture, Wuthnow states, "the American public also appears to have been little exposed to specific teachings about the connections between faith

and work or between spirituality and money" (1996:297). When asked specific questions about faith and money in the context of pre-marital counselling, many of the couples interviewed by the author during the last year reported that they could not recall having learned any Christian teachings about faith and money as children.

From an historical perspective, the church in North America seems to be stuck in a pre-1950s mind-set. Up until the 1950s, most North Americans were struggling to earn enough money to meet their basic needs. The pastor often functioned in the role of comforter, ministering to households which were economically challenged (Ronsvalle and Ronsvalle, 1996:177-178). In the 1990s, many churches and pastors still behave according to this paradigm of scarcity. Clearly, resources in most North American households are increasing rather than diminishing. A recent study shows that household income in the United States has increased 90 percent since the late 1950s. James Hudnut-Beumler, the academic dean of Columbia Theological Seminary states, "the key challenge (for the church) is getting over the 50s."

Though the resources in every congregational household are not increasing, on average, most households under the care of the author are experiencing tremendous prosperity.

No-Talk Behavior and Compartmentalization

The first question raised during this research is, What is the reason(s) church members will not talk openly about money? Father John C. Haughey writes, "It's not like faith to be silent,

but in the presence of money it has learned to accept a monologue" (1986:1). If a context can be created in the life of a congregation where members and pastors can talk openly and honestly about faith and money, the possibility for a new stewardship paradigm is created.

One reason the church will not talk about money and the connection to faith is because such discussion is taboo in North American culture.

Wuthnow teaches:

Anthropologists have long recognized that a key to understanding cultural systems is to focus on those things that are considered taboo....the taboos among the ancient Israelites against entering the Holy of Holies, touching the Ark of the Covenant, or uttering the name of Y--H provide vivid examples. Freud's contention that taboos are the public manifestation of deep-seated psychological repression and anxiety also merits serious, if qualified, consideration. If anthropologists are correct in arguing that all societies have taboos, we must ask where the deepest taboos in our own society are now to be found. Money is perhaps the topic that remains most subject to deep norms of stricture and taboo. More than sex, health, death, or any other aspect of personal life, it is the one most difficult for us to discuss in public (1996:140-141).

Jacques Ellul concurs in his statement, "money is one of his 'holy things'....therefore we avoid speaking of money" (1984:77). He goes on to say that North Americans feel very free to speak of other matters such as business, sex, and illness, yet to bring up the topic of money is to commit a serious social error.

Any student of the Bible will conclude, after a thorough reading from Genesis to Revelation, that the connection between belief and the use of money and possessions is a core issue in the Judeo-Christian tradition. The student sees that

believe(ers),(ing) appears 272 times, prayer appears 371 times, love or loving appears 714 times, yet possessions and giving appear 2,172 times. According to Don McClanen of the Ministry of Money,² if one reviews the frequency of the use of words which express core theological issues, possessions and giving rank second in the Christian Canon. The Kingdom of God is ranked first.

Yet, even with such clear biblical indicators of the centrality of the issue, North American Christians still adhere to the strong no-talk rules present in their churches. In a recent national study, John and Sylvia Ronsvalle state, "we found a definite prejudice in the church against talking about money as a spiritual concept" (1996:128).

The second question raised by the research is, What is the effect or consequence of the no-talk rule for Eastminster Presbyterian Church. The conclusion of the author is that the no-talk rule enables a pathological compartmentalization between material concerns and spiritual concerns. The two are often discussed and pondered in the life of the believer and in the life of the believing community as if one had nothing to do with the other.

Wuthnow states:

For many of us, compartmentalization is probably the most comfortable way of dealing with the relationship between our faith and our finances. Keeping the two apart is expedient. We can fall back on familiar habits - which may be ethically sound - rather than having to think about every decision anew. But for those who want their spirituality to inform their lives more deeply, it is evident they must work hard to unite their faith with the monetary dimension of their lives.

(1994:151)

This compartmentalization is the most logical explanation for behavior around faith and money in the local context. It is, what Father John C. Haughey calls, "a symptom of mammon illness". The illness is present when we develop a split consciousness which tries to serve the two masters of God and mammon" (Haughey, 1992:14-15).

The church shares a fair amount of responsibility for reinforcing this compartmentalizing tendency in the culture. It is a widespread practice among North American pastors to draw a sharp line between the material and the spiritual, between faith and money. It can be heard in hymns, prayers, sermons, and in the interpretations of annual stewardship programs. The author believes that because very few pastors receive intentional stewardship training in seminary, because many have money problems of their own and have never examined their own assumptions around faith and money, they easily and unconsciously reinforce the compartmentalization already strong in our culture.

Wuthnow states:

The distinction between the material realm and spirituality is so deeply embedded in our culture that many of us seldom think about it. By assuming that religious institutions should be exclusively concerned with spirituality, however, we excuse ourselves from taking responsibility for the material support of institutions. We tell ourselves we are just interested in what is truly spiritual--perhaps groveling in our own quest to discover the sacred deep in our souls. We refuse to give money to churches and synagogues because they are spending needlessly or showing too much interest in lavish artifacts. Or we give but in token amounts. Ironically, our insistence that spirituality remain unsullied helps keep more money safe in our own pockets. (1994:234)

Yet, in spite of strong cultural norms of not talking about money

as a dimension of faith and the compartmentalizing of the material realm and spirituality, people do give of their time, talent and financial resources. We come to the issue of money, faith, and motivation.

Motivations for Giving

The author begins with the assumption that most religious giving is rational, not irrational behavior. Having claimed it as rational behavior, the question is, How can one explain it? If, as Max Weber says, the summum bonum of our ethic is the earning of more and more money, Why would we choose to part with it (1930:53)? If ambition, greed, pride, and self-seeking are fixed characteristics of the human spirit as most political economists tend to assume, What can be rational about giving away money and possessions (Wuthnow, 1996:75)? One might raise the question, How is that different than throwing your money into the fire?

The author believes that religious gifts of money and possessions are often made in exchange for something. They are transactions, given rationally in the hope of receiving something back later. Drawing on the work of Hoge, Wuthnow and Gerrish, the author has identified six possibilities.

Reciprocity with God is the first type of motivation. According to Mal. 3:8-10 NRSV, if the full tithe is brought to God, overflowing blessings will be poured out on the giver. Also, in Lk. 6:38 NRSV, the scripture seems to indicate that if one is a "giver" then he/she will also get back a full measure of what is given. Saint Augustine once said, "While lending to another for

profit is evil, lending to God by giving to the poor earns us the way to heaven" (Gonzalez, 1990:217). John Wesley at times preached that giving money lays up treasures in heaven (Hoge et al. 1996:133). At a practical level, studies indicate that if a church believes and teaches this kind of reciprocity with God, they can expect to elicit high levels of giving.

Finally, the author must reject this notion as a sound theological principle for stewardship education. While scripture at times seems to indicate a kind of reciprocity with God, the whole of scripture never speaks with consistency in this way. There are other voices in scripture and tradition which reject the concept. It is the story of Job which seems to defeat the concept of reciprocity with God. His confusion came from a belief in reciprocity with God. Yet it proved to be untrue.

Reciprocity with the religious group is the second type of motivation. This reciprocity is based on the belief that what is purchased in religious giving is peer recognition. The author is most familiar with this form of reciprocity through local capital campaigns wherein larger gifts provided a naming opportunity such as the naming of a room or even the naming of a building. Such peer recognition is also present in campaigns where the amount of gifts is semi-public through review by a capital campaign committee or through a "levels" campaign wherein it becomes public knowledge which households contributed in a specific monetary range. This is an historic practice in many churches either through small plaques placed on donated item identifying the giver

or through the use of a memorial book which lists gifts and givers.

Like reciprocity with God, this form of giving is also rejected by the author. Scriptures such as Mt. 6:2-4 NRSV and Lk. 14:12-14 NRSV indicate peer recognition is not a motive rooted in the Christian tradition.

Giving to extensions of yourself is the third type of motivation.

Hoge et al. state:

Our point is simply that the self is not clearly bounded. It extends outward and includes other people and even material things. The self has a core and a periphery, with gradually decreasing intensity of feeling at the outer edges. The key to understanding the extent of the self, according to psychologist William James, is whether the actor feels elated or injured when his or her family member or kin or estate is praised or blamed. If so, that person or thing is a part of the self....The point here is simple: Gifts to the self--including extensions of the self--are rational acts. To the donor, they are hardly felt as sacrifices at all, because the money is, in effect paid to oneself. On the contrary, gifts to extensions of the self produce feelings of joy, not pain. (1996:140)

When a believer makes a religious gift to his/her faith community, it may feel good because that faith community is an extension of their self. Thus, if someone loves their church, giving of money and possession may be joyful because it is, at some level, a benefit to them.

Because this type of motivation moves into the area of love and devotion, it is difficult to define the integrity of the motive. Clearly this motive is present in much religious giving.

Rational choice as a motivator is the fourth type of motivation. This type of motivation is similar to peer

recognition but would be better classified as peer pressure.

Hoge et al. state:

This theory (rational choice theory), most often invoked in discussions of church growth and decline, suggests that high-growth churches increase members' commitment and participation by forbidding or criticizing alternative activities that might compete with that commitment. Then 'potential members are forced to choose whether to participate fully or not at all.' In these churches, the members are told what is required of them to be in good standing. (1996:169)

When implemented in relationship to religious giving, this motivator would define the specific level of giving required for membership. Using the tithe as a minimum level of giving, this practice is widespread among the Assemblies of God churches in the United States. The author finds it problematic because it is too narrow in its biblical foundation and it pushes the church into club-like behavior. The tithe thus becomes the dues required for active membership.

Therapeutic value of religious giving is the fifth type of motivation. This motivation takes seriously Wuthnow's claim that the reason we look to religion in American culture is to make us happy about our preferences, not to channel those preferences in specific directions.

Wuthnow states:

Charitable giving thus becomes a kind of token, rather than being directly connected to believing and getting into the kingdom; it is merely a social expectation, something that establishes one's humanity and respectability in the community. Just as going to church does, philanthropy helps people to feel good about themselves. (1996:304)

The author agrees that this motivation is present in local religious giving. However, like giving to an extension of the

self, this motive is difficult to categorize. The root self-centeredness present in this motive indicates that it is a move in a pathological direction rather than a move toward discipleship.

Thankfulness is the sixth and final motivator for religious giving. This is the purest motivation for religious giving, though, as is commonly known, human motivations are not unalloyed.

Hoge et al. claim:

Some religious people (possibly not a majority) develop a sense of gratitude for the many gifts God has given them, and they make gifts to churches and missions as a response. We would expect this motive to occur mostly when an earnest Christian believer experiences a special blessing....In principle, gifts given in thankfulness would not be motivated by reciprocity, because they are not given with the belief that the individual should give gifts back to God to ensure that God's blessings continue to come. (1996:141-142)

The author understands the movement toward this motivation to be a primary goal of stewardship education. Until a believer can comprehend that all they have, their money, their possessions and even their ability to create wealth is a gift from God, thanksgiving will not be a primary motivation. For the author, it is the Lord's Supper where this reality is continually acted out in the life of the believing community. The believer comes to the table and there before him or her is a dramatic reenactment of all the good news of the Gospel. In the Lord's Supper, participants are reminded that God gives the bread of life, the cup of salvation and every other possession and potential the believer claims as his or her own. Then the believer, through the voice of the celebrant utters a Eucharistic Prayer, a prayer of thanksgiving for all that God has done in the life, death and

resurrection of Jesus. The last words of that prayer are often words of commitment wherein believers make a commitment to respond in faithfulness continuing Jesus' ministry of compassion and justice.

The ability of church members to articulate a motive of thankfulness to God for what God has done in Jesus Christ is finally dependent on their ability to glimpse this reality, seeing God as the fountain of every good gift. It is the goal of all stewardship education to accomplish two things, the exposure of false motives and a honest consideration of thankfulness as the true motivator for how the believer frames the holy use of money and possessions. These concepts are taken up in further detail in the "theological tradition" section of this paper.

The Biblical Tradition

Eastminster Presbyterian Church, as a congregation of the Presbyterian Church (U.S.A.) is guided in its exercise of the Reformed tradition by the Book of Confessions. The Book of Confessions points to the centrality of scripture in the struggle for faithfulness. The Westminster Confession of Faith provides counsel to the church regarding the use of the Bible, (The Book of Confessions, 1994:127): "The whole counsel of God, concerning all things necessary for his own glory, man's salvation, faith, and life, is either expressly set down in Scripture, or by good and necessary consequence may be deduced from scripture." The Larger Catechism of 1647 gives further instruction when it states, "the Scriptures principally teach what man is to believe concerning

God, and what duty God requires of man" (The Book of Confessions, 1994: 181). The Confession of 1967 continues the emphasis of scriptural priority when it states, "the Scriptures are not a witness among others, but the witness without parallel" (The Book of Confessions, 1994:265).

Clearly, the Christian seeking guidance in the faithful use of money and possessions must first go to Holy Scripture. Herein a problem arises. We want to think of Christian life as a code of ethics which is defined by a very specific set of rules which are codified, and thus the diligent believer simply has to follow the code as found in scripture. Should one not assume that guidance in the holy use of money and possessions would be found there among all the other rules for Christian living? The language of the confessional documents of the tradition seems to indicate the presence of necessary rules for guidance in making decisions regarding all of life, including the Christian use of money and possessions. The struggle lies in the fact that scripture gives us multiple mandates.

Johnson states:

There is no lack of directives concerning the use of possessions in the Bible; they are everywhere. Nor is there any doubt that the Bible considers the use of material possessions significant to the life of faith. The problem is that the directives seem to be saying different things: they seem to point us in different directions. (1981:11-12)

Shall the faithful Christian follow the tithing legislation from Leviticus, Numbers and Deuteronomy? Should faithful stewardship be defined by the model provided in Job 31:16-28 NRSV where personal wealth and possessions are used to help the poor, the

orphan, and the widow? Should the faithful steward look to the multiple mandates of the Gospels and the Apostle Paul for guidance? Hermeneutical integrity seems to say yes and no. We need not seek to harmonize all that is contained in all of scripture regarding the faithful use of money and possessions. Principles of interpretation call on the faithful exegete to focus on the centrality of Jesus Christ, to let scripture interpret scripture and to follow the rules of faith and love. This practice may finally lead one to a guideline for the Christian use of money and possessions rather than the selection of one rule over another with regard to the holy use of money and possessions.

The biblical foundation for this research is focused on the Gospel of Luke and the Acts of the Apostles. As Johnson points out, (1981:12) "even a cursory reading of Luke-Acts shows the author's concern about riches and poverty, and the use of possessions. References to these matters are more frequent in this Gospel than in any other." Regarding concerns of money and possessions in the synoptics, Luke has all that is in Mark and most of what is in Matthew. The eight references in Matthew which are not present in Luke are: 5:5, 6:1-4, 13:44-45, 17:24-27, 18:23-35, 20:1-16, 25:31-46, 27:3-10 NRSV. The only relevant verses added by the Gospel of John are: 12:6 and 13:29 NRSV.

The Jesus of Luke-Acts begins his ministry in Lk. 4:18 NRSV with a reading from Is. 61:1-2 NRSV. Clearly his choice of this text was intended to announce what kind of messiah he was. As Mead points out, (1994:26) Jesus was telling his family, friends

and neighbors what his ministry and life were about. It was a ministry utterly committed to the poor. In his first major sermon in Lk. 6:20 NRSV his first words are "Blessed are you who are poor." One may glean from the way Jesus uses the word "poor" in Luke-Acts, he does not mean spiritually poor, as in Matthew. Luke-Acts use of the term "poor" is literal, meaning those without money or possessions, power, or advocacy.

Johnson provides illumination on the Luke-Acts use of language about the rich and the poor. Johnson draws the obvious and disquieting conclusion (1981:17), "If we take these sayings of Jesus as being addressed to us as `disciples' there does not seem to be any way of avoiding the demand--being a follower of Jesus demands becoming radically poor." Does being a true disciple of Jesus mean that I must live below the poverty line? Does it mean that seeking an ever higher standard of living is sinful? A more basic question is: How much money and how many possessions does it take to be excluded from God's care? If God likes the poor and detests the rich as Luke-Acts seems to indicate, where is the economic line which the faithful should not cross?

If taken literally, as the evangelist intends, a surface reading of Luke-Acts should leave most North American Christians in fear of their eternal security. It is more likely that most of us spiritualize the sayings of Jesus, and thus they become more palatable to our middle-class sensibilities. Such eisegesis is not faithful to the richness of scripture. As stated previously, all of scripture, including Luke-Acts speaks with many voices

about the Christian use of money and possessions. Johnson points out (1981:17-29), that there are four additional directives regarding money and possessions in Luke-Acts which must be held in tension with the call to radical poverty. These four additional directives are: almsgiving, holding all possessions in common, Christian ministers are to travel and work without money and possessions and Christian ministers may have money and possessions.

Almsgiving is found only in the New Testament. While there are hundreds of references to the care of and concern for the poor and destitute in the Old Testament, there is no Hebrew word for alms or almsgiving. According to the New Revised Standard translation, of the twelve verses where the word is used in the New Testament, three verses are in Matthew and nine verses are found in Luke-Acts. Meaning pity or relief of the poor, Davies (1962:87-88) indicates there was a three-fold basis for almsgiving. First, one gave alms as an exercise of righteousness, caring for members of one's own social group. Second, one gave alms as a recognition of blessedness. Third, one gave alms in order to achieve rewards.

In Lk. 21:1-4 NRSV, the story of the poor widow offering two small copper coins is a story about almsgiving. As Craddock points out (1990:242), it is a radical act of stewardship because Jesus weighed the significance of each gift not by its amount, but by how much the giver had left once the gift had been given. In Acts 9:36 NRSV, the story of Tabitha is a lesson about a disciple

"devoted to good works and acts of charity." These acts of charity are synonymous with almsgiving. Acts 10:2 NRSV is the story of a Roman centurion named Cornelius who "gave alms generously to the people and prayed constantly to God." For the writer of Luke-Acts, almsgiving was an alternative to the choice of lifetime radical poverty. As Johnson indicates (1981:19), "not all those who believed in Jesus sold everything they had in response."

Holding all possessions in common, pooling all money and possessions and giving up private ownership is another model of Christian stewardship held up by Luke-Acts. While well-remembered and much-used throughout the history of the church, particularly the monastic tradition, the holding of things in common is only found in two texts. This practice is cited in Acts 2:44-45, 4:32-35 NRSV. Since Ananias and Sapphira were struck dead because they withheld proceeds from the sale of property when it was expected that all proceeds would go to the community, we know this practice was taken seriously by some members of the Christian community. It is clear that this practice was not normative because there are multiple examples of Christians retaining personal money and possessions out of which they contributed to the needs of the church. Examples of personally owned money and possessions include the previously cited references related to almsgiving as well as the story of Zacchaeus in Luke 19:2-10 and the story of the benevolent women in Luke 8:1-3.

Ministers, money and possessions appear in two combinations

in Luke-Acts. The combinations are the third and fourth models of the Christian use of money and possessions provided by the evangelist. When Jesus calls Levi the tax collector to be a disciple in Lk. 5:27-28 NRSV, Levi left everything. When Jesus sends out the twelve to preach in Lk. 9:1-6 NRSV, they go out with nothing but the tunic on their back. The same pattern of ministry is suggested in Lk. 10:1-12 NRSV. Johnson points out (1981:24), it is Paul and Barnabas who fit the image of preachers without provisions. Yet in Lk. 22:35-36 NRSV, Jesus withdraws the pattern which is suggested in the previous three citations.

For the Christian seeking to be faithful to the teachings of scripture regarding the holy use of money and possessions, the multiple teachings of the Bible are confusing if not outright contradictory. Yet, the collected biblical teachings remain normative for the Christian community and as such they must guide the believer's choices in the use of money and possessions. At the most basic level, the Christian tradition holds that there is a conduct consistent with our condition. There is a pattern of behavior which is appropriate for those who call themselves disciples of Jesus.

Finally, we are left with the question, How shall the Christian live in relationship to money and possessions? Johnson suggests (1981:37) that this struggle is utterly ambiguous to the believer, not because of a shortage of biblical directives but because of the ambiguity of our spiritual and somatic existence as humans. This is a distinction between "being" and "having."

Simply put, we do not have a body in the same way that we have a bicycle. We are a body and cannot imagine our existence apart from our body.

Johnson claims that:

What we wear, eat, dwell in, drive and use all express who we are and what we are. Possessions are symbolic expressions of ourselves because we both are and have bodies. Every claim of ownership, therefore, involves an ambiguity; we say this is mine, but we imply as well, this is me. Our possessions extend not only our bodies as possessions into the world but also our bodies as ourselves. In every act of ownership, therefore, is a claim to being as well.....The way we use, own, acquire, and disperse material things symbolizes and expresses our attitudes and responses to ourselves, the world around us, other people, and, most of all, God.....Just as there is an inherent ambiguity to being and having a body, so there is inevitably ambiguity in the employment of material possessions. The real difficulty regarding possessions lies in what they mean to us. The real mystery concerning possessions is how they relate to our sense of identity and worth as human beings. The real sin related to possessions has to do with the willful confusion of being and having. Quantitative considerations are secondary, not primary. (1981:40)

This ambiguity is at the heart of the most significant theological impediment to Christian stewardship, idolatry. Idolatry is defined in the confessions of the church (1994:45) in the following manner: "to imagine or possess something in which to put one's trust in place of or beside the one true God who has revealed himself in his Word." Historically the church has understood the practice of idolatry as the willful fracturing of the first commandment. Idolatry is the practice of worshipping something in the creation rather than the creator. It is the exercise of treating as absolute and ultimate that which is neither absolute nor ultimate. Johnson provides an excellent process for the diagnosis of idolatry when he states:

My god is that which I serve by my freedom. Whatever I claim as ultimate, the truth is that my god is that which rivets my attention, centers my activity, preoccupies my mind, and motivates my action. That in virtue of which I act is god; that for which I will give up anything else is my god. Diagnostically, I can tell what my god is by seeing what it is around which the patterns of my life organize themselves. (1981:49)

It is the ambiguity of being and having blended with the frail tendency toward idolatry which provides an interpretive frame for Luke-Acts. The way the Christian deploys personal money and possessions discloses the perception of the self, the world, other people and relationship to God. To define the Christian self by what one has, by money and possessions, is to confuse being and having.

To learn from the teachings of Luke-Acts means to seek to overcome this ambiguity and the accompanying practice of idolatry. The way the Christian uses money and possessions symbolizes his or her response to God. Lk. 12:13-21 NRSV, the parable of the rich fool is a parable in which Jesus utterly rejects the idea of connecting "life" with "the abundance of possessions." Lk. 14:16-24 NRSV, the parable of the great dinner is a parable about persons who did not respond to the invitation to the Kingdom of God because of their attachment to possessions. Lk. 17:28-33 NRSV is an interpretation of Gen. 13:5-19:26 NRSV. Johnson suggests (1981:62) that Lot's wife was tragically confused: "She identified her being with her having, her life with her possessions. She could not respond to God's call, and so lost the life she sought to establish by what she owned."

Taking into account Luke-Acts' concern of the poor, multiple

mandates on the Christian use of money and possessions, the ambiguity between our being and having, and the human tendency toward idolatry, what is an appropriate Christian guideline? Because the way we dispose of what we have is in some measure a disclosure of our response to the goodness of God, the call of Luke-Acts is the call to share what we have.

Johnson says:

the mandate of faith in God is clear: we must, in some fashion, share that which has been given to us by God as a gift. To refuse to share what we have is to act idolatrously. Not only is that mandate clear, but also the symbolic function of possessions; because we are somatic creatures, the way we dispose of possessions signals and effects our response to God and other people in this world. (1981:108-109)

This is the struggle of the Christian. It is not a matter which the Christian may solve by choosing the correct combination of rules from the code of stewardship. It is a struggle to understand and act in the face of the mysterious ambiguity of being and having. It is the spiritual struggle to resist idolatry. When the Christian shares money and possessions he or she not only bears witness to the world that God is the source of every good gift, but bears witness to himself or herself that his or her money and possessions are eternally bound to faith in the living God.

The Theological Tradition

As John Leith summarizes the work of John Calvin (1989:16) he likens his theology to a wagon wheel without a rim. Leith says, "There is a center hub of the wheel which holds it together and from which the spokes extend, but there is no outer rim which

brings the spokes into a self-contained order." The hub is Christian faith. Each spoke represents Calvin's attempt to explain the intensely personal relationship which exists between God and humanity. In the quest for illumination from the classic theologians of the Reformed tradition, it is the work of John Calvin which speaks with the most clarity on the Christian use of money and possessions. Calvin sees the Christian use of money and possessions first and foremost as an exercise of gratitude for what God has done in Jesus Christ. For Calvin, it is the Lord's Supper where this grace and gratitude is most clearly enacted.

Gerrish teaches that:

what becomes clear in the final edition of Calvin's Institutes is that the father's liberality and his children's answering gratitude, or lack of it, is not only the theme of the Lord's Supper but a fundamental theme, perhaps the most fundamental theme, of an entire system of theology. It conveys, as nothing else can, the heart of Calvin's perception of God, humanity, and the harmony between them that was lost by Adam and restored by Christ. The cardinal role of grace and gratitude is not surprising, since piety or godliness, as Calvin understood it, is grateful acknowledgement of the father's gifts. Piety and its renewal as faith in Christ-- this is the subject of Calvin's pietatis summa. The holy banquet is simply the liturgical enactment of the theme of grace and gratitude that lies at the heart of Calvin's entire theology, whether one chooses to call it a system or not. It is, in short, a "eucharistic" theology. (1993:20)

For the purposes of understanding the Christian use of money and possessions, Calvin would have one first understand the importance of piety. Calvin says, (Gerrish, 1993:26) "by piety I mean the reverence joined with love for God that the knowledge of his benefits induces." Until the believer understands that all money and all possessions come from God and God is indeed the "author of their every good" they will never obediently reverence

the true source of money and possessions. For Calvin an emphasis on the sola gloria Dei, the glory of God, was the chief end of humanity. It was, as Calvin believed (Leith, 1989:42), the exercise of piety which glorified God. "God has prescribed for us a way in which he will be glorified by us; namely, piety, which consists in the obedience of his Word."

As Calvin articulated his theology of Christian Life, he discussed the law of God. Calvin taught that Christians do not keep the law to gain their salvation; rather Christian obedience springs out of gratitude for the grace of God known to believers in redemption through Christ. One makes the theological argument that if the Christian is in communion with Christ and truly loves Christ, the believer will respond in gratitude. The believer acts not to receive grace, but because grace has been given, the believer responds in gratitude.

Gerrish makes a strong case for placing Calvin's eucharistic theology and the practice of Christian piety for the glory of God at the very heart of the reform movement.

Gerrish states:

In his "Humble Exhortation" to the Emperor Charles V and the princes and other orders meeting at the Diet of Speyer (1544) Calvin tried to make clear what exactly was distinctive about the reformation with which he and his friends were identified. It was certain, he wrote, that they differed only in this: they educated people more effectively in true humility and gratitude, leading them to renounce all confidence in themselves and to ascribe every good thing they possessed, as in truth they should, to the kindness of God. (1993:157)

Framed in terms of the eucharistic theology of John Calvin, the Christian use of money and possessions is an exercise of

Christian piety for the glory of God. This understanding raises the question of appropriation. As one seeks the recovery and practice of Christian piety in the use of money and possessions, what is the shape and form of that practice? Further understanding of Christian piety is instructive.

Osmer is right (1990:49) when he teaches that piety is at the core of the Christian enterprise. It is our deepest response to the grace we have known in the action of the Living God. It is the center of emotion and action and it is classically defined as having two dimensions: attitudes and dispositions.

Osmer states that:

"attitudes" are an individual's basic posture toward the world or some part of it, including a constellation of beliefs and emotions that have relative persistence through time. "Dispositions" refer to an individual's readiness to act in certain ways. While particular actions are not determined by dispositions, dispositions lead an individual to act along certain lines with some consistency.....While human beings have attitudes and dispositions in relation to many matters, these things become piety when they are directed toward God. An individual's piety is composed of those attitudes and dispositions that constitute and flow from his or her relationship to the divine. It points to the consistent posture an individual holds toward God and the attitudes toward God that flow from it. (1990:49-50)

Piety points to the way the Christian faith is lived out and enacted every day in the life of the believer. It is the pattern of action which characterizes the believer's relationship with God. It includes not only such things as worship, study, service, prayer and fellowship, but it also includes the choices made in the disposition of money and possessions.

In the search for the shape and form of the practice of piety, Calvin's commentary on the Psalms gives light.

Calvin writes of his conversion:

And first, since I was too obstinately devoted to the superstitions of Popery to be easily extricated from so profound an abyss of mire, God by sudden conversion subdued and brought my mind to a teachable frame which was more hardened in such matters than might have been expected from one at my early period of life. Having thus received some taste and knowledge of true godliness, I was immediately inflamed with so intense a desire to make progress therein, that although I did not altogether leave off other studies, I yet pursued them with less ardor. (1949:x1)

This was the beginning of the exercise of piety for Calvin. In his commentaries, he often uses the image of teachability when discussing conversion stories found in the Bible. Osmer works out a possible pattern for the practice of piety. He is correct (1990:53) when he says what is needed in North American Protestantism is a conversion to teachableness. It is a willingness to suspend old beliefs and open the self to the forgiving transforming grace of the living God. He sees conversion as a kind of starting point and the converted are driven by the Holy Spirit to learn more. This spirit of teachability is an attitude which characterizes the piety of John Calvin, a piety which extends throughout Christian Life. As faith matures, the Christian becomes more teachable, not less.

With regard to the Christian use of money and possessions, a spirit of teachability is a spirit which is, according to Osmer (1990:54-55) gentle, modest, open, tame, ready, apt to learn and attentive to instruction. This spirit would be demonstrated by an openness to a close personal examination of the ways money and possessions are used in the lives of individual Christians. It would disclose itself in a willingness to change one's patterns of

earning, spending, saving and giving for the glory of God. It would be manifest if the Christian was able to frame the use of money, time, talents, skills and vitalities as a daily effort at Christian piety. Following Calvin, it would mean openness to being taught through the ordinary means of grace in the church's life. Thus, it would mean an openness to instruction offered by authorities in the Christian life, namely the teaching of scripture in the church.

Education for Cognitive Change of Perception

The theory of change used in this process is best described as education for a cognitive change of perception. It used a synthesis of the "Reflective Morality" of John Dewey, the "Shared Christian Praxis" approach of Thomas Groome, and "Teaching for Relationship Model" of Richard Osmer. The small group strategy for change was informed by Wuthnow's work in this area.

A dialogue about faith and money is what is needed in the North American Christian Church. According to James Hudnut-Beumler, church leaders need to go beyond the sermon, announcements in the bulletin and newsletter, and beyond the slick and often manipulative techniques of stewardship consultants. They need to get into a conversation with their people and through dialogue, help one another gain a more coherent understanding of what it means to be a Christian (Ronsvalle and Ronsvalle, 1996:145).

It is the concept of a dialogue around issues of faith and money which form the foundation of the change theory. The work of

John Dewey is instructive to this enterprise. Dewey suggests there are at least two types of morality in our culture, a customary morality and a reflective morality.

Describing Dewey's work, Wuthnow states:

The former (customary morality) depends on force of habit, on doing things the way they have always been done. It is the morality of the ancestral home, the parental rules that have never been questioned. Reflective morality, in contrast, emerges from conscious deliberation. It `springs from the heart, from personal desires and affections, or from personal insight and rational choice.'...Reflective morality requires conscious effort on the part of the individual. It involves questioning one's behavior, knowing what options are available, thinking through the consequences on various choices, and recognizing ones' responsibility to choose wisely. (1996:51-58)

Wuthnow goes on to say that the place where this reflective morality may come to life is in places like families, voluntary associations and religious communities. In these contexts, moral dialogue and inquiry can be spoken with the possibility of overcoming the pathological taboos around money and faith such as the no-talk rules and compartmentalization. Wuthnow is correct in claiming that when this type of moral dialogue and discourse is at an ideal stage, "it is one that can challenge, question, guide, and set limits around the economic sphere by giving voice to deeper considerations" (1996:58). Thus, in the Christian setting, reflective morality involves moral dialogue done in the light of the Christian story.

Cognitive Change of Perception around issues of faith and money is a way out of the "stuckness" presently afflicting North American churches. Thomas Groome, in his Shared Praxis Approach to Christian Education, proposes a five-component model for change

(1980:184-231). The five parts are: present action, critical reflection, dialogue, the Story, and the Vision that arises from the Story. Though the author is unable to fully articulate the nuances of Groome's theory in these pages, it is his five steps, particularly critical reflection and dialogue which shaped the process of change.

Groome defines critical reflection as:

an activity in which one calls upon (1) critical reason to evaluate the present, (2) critical memory to uncover the past in the present, and (3) creative imagination to envision the future in the present. (1980:185)

For the author, this reflection involves Christians breaking open the hardened shell of their past in the present with regard to faith and money. This activity has the power to prevent the past from determining the present. As one critically remembers lessons about faith and money, new activity in the present and the future can be chosen. This type of reflection is an affair of both the head (cognitive) and the heart (appetitive).

Groome states:

When we critically reflect on present action, it is primarily our own selves that we come to know, and we cannot know ourselves dispassionately. Head and heart are fused inevitably in self-knowledge. Second, the affective dimension enters into critical reflection because of the components of memory and imagination....One cannot remember one's own story dispassionately, nor choose a future action without appetite to move the will. The acts of hoping and choosing not only include, but demand, desire. So when critical reflection is self-critical of one's own lived participation in the world for the sake of choosing further action, then the rational and passional are copartners in the process. (1980:187-188)

The step which follows critical reflection is dialogue.

Dialogue for Groome is not only essential for the building of

Christian community within the group but it is actually an essential part of the catechesis for group members. The dialogue here begins with one's own stories, one's own money autobiography. It is in dialogue where the seeds for change begin to take root and grow. Groome states:

When dialogue involves authentic expressing/listening activity, then the consequences are both disclosure and discovery for the people involved. By listening to others disclose themselves to me, I can help them discover themselves. And in disclosing myself to others, I can discover myself. If the dialogue is an expressing/hearing of our reflective stories and visions, then there is in it for everyone the possibility of discovering much more than we set out to disclose. (1980:189)

Change happens as cognitive perceptions around faith and money shift as group members reflect on their own story in light of the stories of other group members and in light of the Christian story. The decision a person makes may involve some future overt activity demonstrating a newly understood connection between faith and money, it may be a new awareness, a new understanding, a new sentiment, or a new hope.

Osmer is correct in teaching that the church must go beyond teaching about lists of essential tenets. These tenets must become a part of a living relationship with God. Osmer states, "the relational dimension of faith is called piety . . . it refers to a sense of God's active presence in a person's life and in the world" (1992:28). Osmer goes on to say:

Teaching in the church must strive to support and nurture this relational dimension. Without it, faith can easily become little more than a cold set of beliefs or a zealous pursuit of moral obligations. It is only a living relationship of trust in God that saves us from these kinds of dogmatic or moralistic tendencies. If we would teach for faith in the

church, then we cannot avoid focusing on the piety of our students.....One of the most important tasks we have as teachers is to build a sense of community in our class that allows our students to share with one another in ways that deepen their relationship with God. (28-29)

Informed by Dewey, Groome and Osmer, it is the small group which holds the possibility for change at a personal as well as corporate level. Wuthnow makes the case that formal participation in congregations, such as worship and traditional Sunday Schools actually reinforces the taboos around faith and money. "Only participation in small, intimate fellowship groups seems to break through this taboo" (1994:150). He claims that small groups can "get people to talk about their concerns, provide an opportunity for being accountable, provide counter-cultural support to make decisions rather than basing those decisions on the values of the workplace or on advertising" (Ronsvalle and Ronsvalle, 1996:291).

Theological Principle

The church is called to be a community of grace and gratitude dedicated to the glory of God, where piety is practiced, idolatry is resisted and out of a sense of thankfulness for God's love demonstrated in the person of Jesus Christ, believers are moved to share money and possessions with those in need. In Eastminster Presbyterian Church that would mean the meaning of money and possessions and accompanying behaviors would be transformed. The two ways of bringing this about are to provide continuing opportunities for personal transformation through the Crown Ministry Program³ and the Ministry of Money Basic Workshops. The transformed situation would be characterized by a gradual

lifting of "no-talk" rules around money and possessions, the eventual disappearance of the practice of compartmentalizing the material and the spiritual, and an ever increasing number of church members would be able to articulate a theology of Christian stewardship and Christian motivations for sharing money and possessions.

Objectives and Interventions

Objective 1: To overcome the no-talk rule around faith and money through use of small dialogue group.

Intervention 1a: To recruit and train a co-leader to assist with the Crown Ministry Group.

Intervention 1b: To recruit a small group of 8-10 church members who were willing to complete the 12-week Crown Program and talk openly about issues of faith and money.

Intervention 1c: To recruit a group of five church members to attend a Basic Money Workshop sponsored by the Ministry of Money and for those recruited to be willing to take part in small group discussions around the issues of faith and money.

Intervention 1d: To recruit and lead a small group of 8-10 church members in a study leading to a group-written drama around the issues of faith and money. Participation meant agreement to make the group a place of open dialogue.

Objective 2: To provide multiple small-group opportunities for church members to begin the formation of a coherent theology of Christian stewardship of money and possessions.

Intervention 2a: To co-lead the 12-week Crown Ministry Group,

providing additional instruction regarding the Reformed tradition and stewardship.

Intervention 2b: To use the Ministry of Money 4-day retreat as a tool for teaching principles of a theology of Christian stewardship.

Intervention 2c: To lead eight hours of dialogue with the drama group around issue of Christian stewardship.

Objective 3: To effect change at a symbolic level among the congregation.

Intervention 3a: To write and possibly perform a drama around the issues of faith and money, addressing the ministry challenge at a symbolic level.

Objective 4: To join in partnership with the session in providing long-range opportunities for stewardship education which deals specifically with issues of no-talk rules, compartmentalization, motivation, and coherent Christian theologies of stewardship.

Intervention 4a: To request approval from the session continue teaching of Crown Ministry small groups indefinitely.

Intervention 4b: To request financial and programmatic support from the session and convene a planning group for the hosting of a Southeastern Regional Ministry of Money Basic Workshop in October of 1997.

Results

The results for interventions 1a-1c were encouraging. The

author was able to recruit as a co-leader of the Crown Program a young adult who had a personal interest in the connection of faith and money. That particular young man is a financial planner and stock broker. The group which was recruited as the "Crown Pilot Group" included a total of nine participants. There were four women and five men, two ministers, a nurse, a political lobbyist, an accountant, a financial planner/stock brother, a trust officer, a state government administrator, and the vice-president of a hospital. The diversity of the group was helpful to the dialogue process. After a one-day training course in Charlotte, North Carolina, the co-leaders led twelve classes, each two hours in length. Everyone who began the course also completed the course and since their graduation, two of these group members have taught a second small group using the Crown curriculum. A third class is scheduled for April of 1997.

The Ministry of Money Workshop in Washington, D.C. was attended by five persons from the congregation, two women and three men. The group included two ministers, a television art director, a mortgage banker and a physician. Once again, the diversity of the group was helpful. The group returned from the experience and recommended that the session give financial and programmatic support to the hosting of a similar experience within the state for the southeast region of the United States. The session agreed to support it with two thousand dollars and forty hours of the author's time. The group will convene a Ministry of Money Basic Workshop for forty-five persons in Rock Hill, South

Carolina in October of 1997.

Intervention 1d was not successful in terms of its original conception. A drama around the issues of faith and money was never completed and performed in worship. However, the nine-member drama working group experienced a true sense of group formation and education during the dialogue around issues they wished to raise in the drama. Over the course of four months, the group shared their own money autobiographies and evaluations indicate significant cognitive changes in the perceptions of at least four of the group members even though the stated objective was never completed.

Intervention 2a-2c were successful insofar as members were able to understand compartmentalization and see that the material and spiritual realms are not disconnected from each other. Also, all eighteen members in the three groups were able to articulate the cultural conditions, such as taboos and mixed motives which shape the way many Christians understand faith and money. All participants reported a new awareness for how often scripture talks about money and possessions. Of particular interest was the group evaluation of the Crown Curriculum. The nine Crown graduates were able to identify the inadequacy of Crown's strong emphasis on reciprocity with God. This knowledge caused them to make an additional recommendation to the session which stated that anytime Crown is taught at Eastminster, the participants will have a pre-course overview with a pastor wherein the strengths and weaknesses of Crown are discussed.

As stated above, objective 3a was not completed. The drama group did have two occasions to practice reading and reflect on nine dramatic readings in the sanctuary. The dramatic readings consisted of nine monologues, written by the author, based on Wuthnow's nine value orientations and motivations for giving (1994:94-115, 153-189, 223-226). These are included in the supporting materials section of this paper.

Intervention 4a and 4b are in process. The session has approved the continuous teaching of the Crown program at the congregational level. To date, fifteen persons have completed the course and ten new students will begin in April of 1997. The planning of a Ministry of Money Basic Workshop has been underway since the summer of 1996. The session designated \$2000 for this 1997 project and a recent graduate of the Crown program gave an unsolicited gift of \$2500 to support further stewardship education.

Evaluation

The interventions included sixteen members of the congregation and two pastors. As prescribed by Craig and Worley, a clear public statement of the objectives and interventions was provided to all the participants (1992:92). Each small group knew that they were part of a larger stewardship educational process. Each participant was interviewed at the start of the interventions and an end-product evaluation instrument was completed by all participants in the summer of 1996 after all interventions were complete. Each group had a ninety-minute group

evaluation/debriefing to review written evaluations of their particular group and make recommendations to the session.

The author was very pleased with the outcome of all the interventions except the writing and performance of a drama for worship. In reality, the drama group members had varying levels of baggage and experience around issues of faith and money. Two group members, both elders, were very articulate in their theology of Christian stewardship. Yet, other group members stated this was the first time they had ever discussed money as an issue of faith. To move to the writing and performance of a drama in a four month time period would have circumvented an important opportunity for Christian moral discourse and spiritual formation around these very issues. The decision not to complete and perform the drama in four months was deliberate. Though discouraged by not accomplishing the objective, the author was affirmed in his emerging understanding of the importance of small group dialogue around issues of faith and money.

The evaluations of group members affirmed the fact that no-talk rules, compartmentalization, lack of coherent theology and mixed motivations are core stewardship issues at the congregational level. While there are many stewardship issues which go well beyond the scope of this project, these four issues and the possibility for cognitive perception change through small dialogue group have framed future congregational stewardship efforts. It was this discovery made in partnership with members of the congregation which moved the pastors and session to take

concrete steps in the direction of change.

Significance

The first learning for the author relates the ease with which a congregation can deceive itself with regard to faith and money. There is an overwhelming temptation to say (in a very public way) how financially healthy Eastminster appears to be. On average, PCUSA members give \$553 per year. The Eastminster average gift is \$774 per year. Over the last twelve years, the budget has grown at a minimum rate of 7.2 percent per year. New members are contributing over \$100,000 new dollars for mission and ministry every year and it is not unusual to end the year with \$10,000-\$20,000 in surplus funds for extra benevolent giving, deferred capital purchases or to place in the reserve fund. Yet these numbers are not the only indicators for health in the church. The author proposes that Eastminster could do even better financially and still not deal with critical stewardship issues. Those issues include things such as no-talk rules around money, compartmentalization of the material and the spiritual, issues of power and money, and the basic practice of teaching for faith around issue of money and possessions.

The second learning relates to leadership in the church and leaders in theological education. These leaders are so deeply influenced by the same currents affecting the larger church and culture that no-talk rules and compartmentalization exists just as strongly at leadership levels as in any home of any church member. The world where church members live tells them it is irrational to

give away their money and possessions and thus lessen their own unrealized potential. Yet, the witness of the Christian tradition calls on them to do exactly that. The discouraging reality is that they struggle with that deep theological quandary in the midst of a church that is silent on the subject and often colludes with the culture to keep current norms in place.

The final learning relates to tithing. There is a strong urge in the congregation to reduce stewardship to tithing. This practice provides a quick and easy delivery system for financial support wherein the pastors and officers may have confidence in the survival of the mission, program, and institution for one more year. The problem is that scripture and tradition give multiple mandates on how to share money and possessions. The author agrees with Richard Foster when he says, "the tithe simply is not a sufficiently radical concept to embody the carefree unconcern for possessions that marks life in the Kingdom of God" (1981:50). For many of us, the giving of 10 percent is easily done whereby we meet the letter of the law yet we never deal with our own "mammon illness". The tithe is an excellent teacher but it cannot become the final goal of personal or congregational stewardship.

Endnotes

1. The author makes continual reference to those whom he considers the significant scholarly authorities currently working in the area of faith and money. Those scholars which provided the strongest influence on the conclusions of the author are: Robert Wuthnow, the Gerhard R. Andlinger Professor of Sociology and Director of the Center for the Study of American Religion at Princeton University, Luke T. Johnson, the Robert W. Woodruff Professor of New Testament and Christian Origins at the Candler School of Theology in Atlanta, Georgia, John and Sylvia Ronswalle, Co-Directors of Empty Tomb, Inc. in Champaign, Illinois, John C. Haughey, S.J., Professor of Christian Ethics at Loyola University and Brian A. Gerrish, Distinguished Service Professor of Theology at Union Theological Seminary in Richmond, Virginia. The reader will find extensive quotations from these sources. Other important sources for the author are: Dean R. Hoge, Professor of Sociology at the Catholic University of America, Charles Zech, Professor of Economics at Villanova University, Patrick McNamara, Professor of Sociology at the University of New Mexico, Michael J. Donahue, independent researcher and technical writer in Minneapolis, Minnesota, Ronald E. Vallet, Retired Minister for Stewardship and Mission Support for the American Baptist Churches of New York State, James Hudnut-Beumler, Executive Vice President and Dean of Faculty, Columbia Theological Seminary in Decatur, Georgia and Don McClanen, Executive Director of the Ministry of Money in Gaithersburg, Maryland.

2. The Ministry of Money is a unique ministry which developed out of the ministry of the Church of the Savior in Washington, D.C. The ministry was founded and is currently directed as a non-profit organization by Don McClanen, a lay member of the Church of the Savior Community. According to the Ministry of Money literature, the mission of the organization is framed in the following language:

Our call at Ministry of Money is to provide opportunities for fellow pilgrims to wrestle through to an authentically Christian perspective on money, as we seek to:

- * grow in discipleship,
- * deepen our sense of compassion,
- * recover the global reach of Christian stewardship.

The mission of the Ministry of Money is carried out in three specific ways; workshop/retreats, overseas pilgrimages and a monthly newsletter. Interventions 1c, 2b and 4b involved

participation by five members of Eastminster Presbyterian Church in a Ministry of Money workshop/retreat. Address: The Ministry of Money, Two Professional Drive, #220, Gaithersburg, Maryland, 20879-3420. Phone: 301-670-9606 FAX: 301-670-0131

3. Crown Ministry, founded by Howard Dayton is a Christian "Small Group Financial Study". According to language excerpted from their literature:

Crown Ministries is an interdenominational ministry that employs a remarkably effective small group study to train Christians to apply the financial principles from the Word of God to their everyday lives....Crown Ministries is a systematic study of what Scripture teaches about managing all our possessions. The following is a partial list of the topics covered: debt, saving, spending, investing, work, honesty, giving and counsel....The small group meets once a week for two hours for twelve weeks. A student must attend a minimum of ten classes to graduate successfully. Participants must complete the following four requirements: (1) Homework. The homework consists of reading assigned scriptures and answering questions related to those passages. Then, when the small group assembles, each person shares his or her answers and the entire group benefits from each other's insights. (2) Practical Application. Each week the students complete a practical financial exercise, such as, beginning their budget, or formulating a debt repayment schedule. (3) Scripture Memory. A key verse must be memorized each week. (4) Prayer. Small group members are required to pray for one another daily....Approximately two hours of preparation are required outside of class each week. If a student has not completed the requirements, he or she cannot participate in the discussion. This accountability cultivates faithfulness.

Dayton is a graduate of Cornell University. Prior to serving as the founder and president of Crown Ministries, he was a real estate developer in Central Florida. Dayton styles the program as "interdenominational" which reflects his own "community church" background. Though the author sees hermeneutical and pedagogical weaknesses in the curriculum, it is one of the only programs available to the wider Christian community which effectively raises issues of faith and money and holds the potential for creating cognitive and behavioral change in the lives of those who participate. Address: 530 Crown Oak Centre Drive, Longwood, Florida, 32507. Telephone: 407-331-6000.

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Supporting Material

DRAMATIC READINGS FOR USE IN STEWARDSHIP EDUCATION
BASED ON ROBERT WUTHNOW'S STUDY OF
VALUE ORIENTATIONS AND MOTIVATIONS FOR GIVING

J. Eric Skidmore

Contents.....1
Sally Brown (Individual Utilitarianism).....2
John Finch (Emotivism).....3
Jack Goodman (Altruism).....4
Tom Tate (Moral Absolutism).....5
Jane Peterson (Theistic Moralism).....6
Karen Newman (Baby-Boomer).....7
Steve Young (The Search for Service and Simplicity).....9
Mike Wilson (Life Changing Experience).....10

Sally Brown (Individual Utilitarianism)

Hi, I'm Sally. I'm 30 years old and single. I graduated from law school four years ago and I feel like I'm on my way up in the world. My take home pay is around \$50,000 per year and I've bought a nice little three bedroom home in the Shandon area. When I think about how much of my money I want to give away to charity, the first thing which comes to mind is: what do I have to give up, what do I have to do without if I give away some of my money? For example, if I give \$100 to Cooperative Ministry, that is \$100 I won't have to buy a new shirt or a take my friend to Garibaldi's for dinner or even pay part of my monthly cellular phone charge. You know there is a trade off. There is a direct correlation and consequence when I give money away over here, I won't have it to use over here. I'll admit, it's me and my own needs that take precedence over everything else. It doesn't seem to me to be a matter of right or wrong or what is in the best interest of others.....I just believe I need to take care of myself first. I won't lie to you. My first priorities are to avoid pain, hunger, insecurity and violence. I feel it is a free country and its my right to spend my money on the things that I want. You know, you have to look out for number one, you have to cover your own behind. Heck, I'm not talking about anything more than just trying to get ahead in this world.

I don't really understand the church's interest in how I use my money. I earn it, and yes, I was taught to put something in the plate on Sunday morning. But....I don't need the church's advice on how to spend my money.

John Finch (Emotivism)

I'm John. I teach high school english and P.E. here in Richland County. My take home pay is around \$36,000 a year. I work during the summer at a camp to make a few extra dollars. When it comes right down to it, I guess I give money to charity when it feels right. I don't really have a standard for deciding how much to give, other than my own feelings. I leave enough slack in my annual budget to allow me to respond to the charity stuff I know will come up during the year. You know, I guess if I were really pushed on how I decided, I'd have to say that my way of deciding is really pretty good. I pretty much "know" what's the right thing to do. You know, if you give your money to something that goes against your own gut, you can't help but feel bad. Besides, different people feel different things in any given situation.

For example, I was having supper with a friend recently and the telephone rang. It was the Salvation Army. I told them I wouldn't give them any money because on the inside I felt like helping those bums on the street just encourages them to not get a job. Of course I didn't say that to the person calling from the Salvation Army. But I did say it to my friend. But my friend said, "No John, I feel like those folks on the street have no where else to turn and they need our help." I had to agree, she had a point. So it sort of depends on how you feel at the time.

You know, I guess one reason I follow my heart, or my inner voice, or what ever you want to call it....is because I feel good about myself when I give to charity.

Jack Goodman (Altruism)

My name is Jack. I'm 67 years old, retired and enjoying my golden years with my wife. We love to travel and we make frequent visits to the grandchildren. I was in business for myself for 40 years and I'm pleased to tell you that the business did very well. While my wife and I live on a fixed-income, that fixed income is well over \$100,000 a year. Our house is paid off and we have begun to consider when we should apply to become residents of Presbyterian Home.

All my life I've been concerned about other people. The well-being of my fellow human, whether he or she had enough to eat, a place to sleep, clothes on their back, security for their children. Somewhere along the way I guess I learned that I am simply one individual among many and I should, no, I must at a minimum acknowledge the existence of my fellow human. Don't misunderstand me, I'm no saint. I guess I feel that when it comes to charity-decisions, I must take into account the needs of other people. Sometimes that means I have to live with less money....and that is money I could use to buy a new book, a new fishing rod or even a new car.

If you boil it down I guess I just try to do what I can to help people. It seems to make the world a little bit fairer. I like that saying of Helen Keller: "I am not many, I am only one. I cannot do everything but I can do something. I shall not refuse to do the thing that I can do."

Tom Tate (Moral Absolutism)

Hello, my name is Tom and I'm glad to see everyone in church today and not out on the golf course or at the lake or sitting slothfully at home reading the paper in your pajamas. There are some things that are always right and some things that are always wrong. I believe it is always right to go to church on Sunday morning and always wrong to skip church.

I am so pleased to have the chance to speak with you about Christian charity and my own reasons for giving to charity. As you might expected, I have strong feelings about this. I was brought up to follow the rules. Just tell me what the Bible says and I'll follow it. If it says do it - I do it. If it says don't do it - I don't do it. Life is just that simple.

You ask, what about Christian charity? I ask you, what does the rule book say about it? In Deuteronomy 14:22 it says, "Set apart a tithe of all the yield of your seed that is brought in yearly from your field." The Israelites were to give 1/10th, the first 10% to the temple. That was the rule and it still is the rule. When I give to charity I give 10% away. My income in 1995 was \$48,400.00 I gave away \$4840, no more and no less. It's the rule....this I know, for the bible to tells me so.

If you want my opinion, everyone one of us, every household in this church needs to follow the rules in the Bible. This rule about giving 10% of your income to charity isn't right or wrong because it has certain consequences or because it can be defended by scholars as better than some other form of charity....this rule is right because its written in the Bible. Don't you believe the Bible? The Westminster Confession of Faith says, "The whole counsel of God, concerning all things necessary for his own glory, man's salvation, faith and life, is either expressly set down in Scripture, or may be deduced from Scripture."

Jane Peterson (Theistic Moralism)

I'm Jane. I'm 45 years old, the mother of three children and I guess I've been a member of this church since the time of my own confirmation. My husband and I met in youth group here and following graduate school we were married. My husband is a professor at the University and I teach in the Medical School.

When I think about how we use our money and what that has to do with our Christian faith, I guess the word that comes to mind is obedience. Tom and I just try to do what we think will please the Lord. I guess that is our standard for deciding how much we will keep and how much we will give away. No one single Bible reference or model of giving comes to mind from the Scripture, but I do feel it is the collected stories of the Bible that inform how we give and what we teach our children about giving. I remember the first question of the Westminster Catechism:

Question: What is the chief end of man?

Answer: Man's chief end is to glorify God and to enjoy God forever.

I guess most of our friends have incomes in the \$100,000 - \$300,000 range but we really don't talk to much about money with each other. It feels like talking about money is the last taboo. We can talk about sex or politics or even religion. Money is off limits. I guess my friends give some of their wealth away, but honestly I couldn't tell you. There are plenty of good reasons to share what you have with those who are less fortunate, but finally Tom and I do it because it seems consistent with the teachings of Jesus, the Christian tradition and because we are thankful to God for what we have. We teach the rule of tithing to our kids only because its both simple and biblical. But there is a whole lot more in the bible about giving. Last year I checked our income against our total giving and we had given away 19% of what we earned. For us, the tithe gives us a minimum standard. We make a pledge of 10% of our income to the church...but when it comes down to it, God is calling on us to be much more generous than just giving away a minimum percentage. Beyond the 10% level, we make our decisions situation by situation, case by case, asking ourselves, "What does Jesus want us to do?"

Karen Newman (Baby-Boomer)

Hi, I'm Karen. I grew up in Heathwood in a large beautiful home. I learned early on that it was nice to be wealthy. I rode horses in Blythewood, I bought expensive clothes, I travelled all the time, even as a child. After graduating from Heathwood Hall, I attended Davidson and then Duke Law School. After law school I got this great policy job in Washington, D.C. Originally I planned to become a Wall Street lawyer. However, along the way, the road to power began to lead away from my values. For as long as I can remember the faith I learned here at Eastminster taught me the importance of being ethical, honest, compassionate, loyal to my family and responsive to the needs of others. I didn't see much of this on Capitol Hill. The congressman I worked for was doing things I knew were just plain illegal and I threatened to blow the whistle on him. He blackballed me and fired me. That's why I'm back in Columbia. I'm out of a job and thinking about becoming a clinical social worker.

I worry that materialism may be corrupting our deepest values. Opinion polls I've read recently seem to say that everyone perceives materialism as a social problem. Even though I grew up in this neighborhood in the middle of wealth and affluence, I'm now feeling that our society would be better off if there were less emphasis on money and material things....nice cars, beach houses, you know....all the toys wealth buys us.

When it comes right down to it, I guess all Americans are materialistic. I'm an American so I'm materialistic. Yet, on a deeper level, I don't really think that I am.

Here is how I think about it:

First of all, its pretty hard to know if I'm materialistic. My parents recently offered to buy a car for me. They are very wealthy and they put no limit on what they would spend. As I shopped for cars, I couldn't decide on what was indulgent, what was reasonable, what was safe, what was gas efficient or what was stylish. It wasn't that I lacked information or intelligence . . . all I'm saying is that materialism is a pretty subjective thing . . . who can say? What may be indulgent for you may not be indulgent for me. Its all in how you look at it. I decided to get the mid-priced model. I call this the "its pretty hard to know" argument.

Second, I don't feel I'm materialistic because I actually deny myself things I would like to buy. I go to Coplons all the time to look but I never buy anything. I just wear things my mother doesn't wear anymore. I go to the fancy shoe stores all the time but I never buy anything. My shoes have a million holes in them and I just keep wearing them. I don't go on trips that I could go on and I really don't spend much money at all. My argument is this: If all Americans are materialistic, then at least I'm not

as materialistic as some. I call this my "self-denial" argument. Finally, I don't feel I'm materialistic because I plan to give away the money I might have spent on shoes. I think I'll give it to the Children's Garden downtown. Also, I plan to provide free legal services to the poor once I get my feet on the ground with a new job.

I am thankful for what I learned in this church about the Christian faith and money. I think we live in a materialistic world...and I think we have a long way to go . . . but I'm trying.

Steve Young (The Search for Service and Simplicity)

I'm Steve. I guess when I think about money and faith, it's my dad that first comes to mind. He was a real task master, physically and verbally abusive . . . he always made me work hard. I hope that I'm a bit kinder and gentler. It was his teachings about hard work that took me from a small truck-farming operation in the low-country to the presidency of a \$250 million dollar business. It was a desire for kindness and gentleness that lead me to sell the business a few years ago and turn my attention to volunteering and philanthropy. I usually get up about 5:30 a.m. and exercise for an hour. After cooking breakfast for the kids and getting them to school, I spend the morning reading history, philosophy or something else that interests me.

My financial affairs usually take me through early afternoon and I spend most evenings visiting the sick, helping a family in the community or working at the church. I'm sort of a lay leader in my church. Our city has about 12 Presbyterian congregations and I try to volunteer wherever the Presbytery can use me in Columbia. Now I don't do the work alone. I've got two church professionals, a committee of 12 persons, a youth leader and a staff of about 70 folks who help oversee the various programs. Our presbytery local mission budget is about \$200,000 per year. Our main ministries are with homeless persons in Columbia and migrant farmers who work in the peach industry in Batesburg-Leesville.

People ask me why I sold my business and live life in this way. I tell them that I'm convinced that this kind of activity can make America a better place to live . . . I don't like the harshness of the capitalist system . . . I don't like the aggressiveness and the competition. It's brutal and it's raw. I detest it. There has to be way to balance that. For me, it was a faith decision to sell the business, simplify my life and serve as a Christian volunteer.

Mike Wilson (Life Changing Experience)

Hello, I'm Mike. I drive a cement truck for a living and I have a good income. In fact, if there is a boom in the building industry, a guy like me could double his income in a year. A typical day starts at 4:30 a.m. I get to the cement plant at about 6:00, I warm up the truck and I pick up my first load and deliver it to a construction site.

Some days I'm finished by mid-afternoon, many days I'm not finished until 6:00 in the evening. I've lived in the same Dentsville neighborhood my whole life. Over the years I guess I've become increasingly involved in the community. Several years ago, for example, when the town council planned to drill a water well on my block, I organized a group of my neighbors and persuaded the council to drill it somewhere else. Since then, I've served on the planning board and town council. Mixing with blue-collar people all day gives me a real advantage in knowing how they think. I always try to look at proposals in terms of how they affect the poor and the elderly.

I grew up in a very active Roman Catholic family, always going to Mass and confessional and doing parish work. My wife and I decided we needed a change and now we are going to a new Presbyterian church not far from our house.

The most important event in my life happened two years ago when I had a terrible motorcycle accident. I wasn't wearing a helmet and I was almost killed. I feel like God spared me for some reason and now I've decided to devote my life to helping other people. That's why I'm active in town politics and that's why I spend my whole paycheck each year before Christmas to buy food for the homeless. They always ask which organization I'm from. I just say, "No organization, I'm just doing it myself."