

THE QUESTION JESUS NEVER ANSWERED!

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Greg Jones, Dean of the Duke Divinity School recently told me this story. In the early 90's he was asked to speak at a Presbyterian church that was in conflict over a denominational study paper on human sexuality. Jones declined the invitation, saying that he did not wish to speak to people who had already made up their minds on a subject and only wanted to use him as fodder for an argument. However, the pastor of the congregation persisted, inviting Greg to come and talk on a subject of his choosing. Greg accepted the invitation as an opportunity to talk about money. At the end of the first session Greg gave the class a homework assignment. He asked them to bring their check books to the next meeting so they could share with one another how they spent money. The members of the class did not warm to that idea. In fact, they so strongly resented the idea that there never was a "next class." Greg concluded, "And that is how I united a Presbyterian congregation divided over the question of human sexuality – by talking about money."

Money talk! Princeton sociologist Robert Wuthnow calls public talk about money "the great American taboo." (Poor Richard, chapter 7) Money talk is more than an American taboo. This past spring there was a review of a series of French films having to do with money. The review appeared under this headline in the Arts & Leisure section of the *New York Times*: (3/14/04)

Breaking France's Final Taboo:

Filming Sex Isn't Dirty but Making Movies About Money Is!

A member of the advisory board of the Institute I direct was sharing what we are about with a Canadian friend. The Canadian was silent for a moment before muttering, "An institute on faith and giving, religion and philanthropy? Why, those are the two most private subjects in the world. I wouldn't talk to anyone about my faith or my money!"

To assess your own comfort level with money talk allow me to ask you some questions:

1. How many of you grew up in families where you talked about money?
2. How many of you knew how much money your family made each year?
3. How many of you knew how much money your family gave for charitable purposes?
4. How many of you as pastors have preached about money this year other than during the season of stewardship?

John Stackhouse, Professor of Ethics at Princeton Seminary, told this story while in Indianapolis this past spring. At the height of the Enron scandal he had a graduate student from Houston. The student was going home for the summer, so Stackhouse suggested that he visit different congregations and check out the sermon racks at the back of the sanctuary to see what kind of sermons had been preached amidst this corporate debacle. The student discovered that not a single preacher had anything to say about money! Oh, there were sermons in which people were asked to give to this program or that mission, but no one talked about money per se. No one

provided any spiritual and moral guidance amidst the crisis of human greed and ethical malfeasance. When it came to money talk, the pulpit was silent!

I find this conspiracy of silence to be ironic and shocking for two reasons. First, Jesus talked a lot about money. Some scholars say that Jesus talked more about money than any other subject. Second, the connection between generous giving and people of faith is stunning. It has been said that “the history of American philanthropy is, in many respects, the history of religious giving.” (Laskowski: “Celebrating Philanthropy,” in *Faith and Family Philanthropy*, 10/04)

Consider these facts:

- In 2003, 35% of all charitable giving (\$240.7 billion) went to religion (\$86.4 billion) with education at 13.1% the next highest recipient. (Giving USA, 2004)
- 46% of all household giving (\$82.9 billion) went to religion. Another study suggests that the figure could be as high as 76% of all dollars given. (Ronsvalle ,p. 80)
- The amount of money given to religion is double that going to secular causes, \$1744 to \$878. (Ibid., p. 103)
- People who go to church at least once a month give three times more money to charity than those who attend less frequently. (Giving USA)
- People who give both to religious and secular causes give more both to religion and secular causes than those who give only to one or the other. (Independent Sector).
- The *Social Capital Community Benchmark Survey (SCCBS)*, undertaken in 2000 by university researchers and the Roper Center for Public Opinion and involving 30,000 observations drawn from 50 communities across the United States, described 31% of the respondents as “religious,” 26% as “secularists,” and 41% as quasi religious. In this study religious people were 25 percentage points more likely to donate money (91% vs. 66%) and 23 points more likely to volunteer time (67% vs. 44%). The difference in their annual charitable giving was \$2,210 to \$642. (Arthur Brooks, “Religious Faith and Charitable Giving,” Policy Review, No. 121, Maxwell School of Public Affairs, Syracuse University.)

What all these studies say to me is this: religion is the key to philanthropic generosity. The potential generosity of religious people, I suspect, has yet to be mined. In a study conducted last year in Memphis, 68% said that they gave because of their religious beliefs. In a recent address on the subject of *Faith and Giving*, sociologist Robert Wuthnow described religion as “a way in which civil society is maintained and strengthened,” for “civil society is the linchpin between religion and giving. It’s religious people who, at their best, nurture a more generous society. (Wuthnow, Lake Lecture, p.10, 32)

Let’s take a closer look at this relationship between faith and giving by viewing it through the lens of history. Here the news is more sobering: our giving has not kept pace with inflation. Amidst our affluence we have become less generous.

- “...As a share of the total [charitable giving in the US], giving to religious organizations dipped below 40 percent in 1998. Giving to religion, at 35.9% of the total in 2003, is below its 40-year average of 44.9%.” (Giving USA, 2004)
- Giving as a percentage of income declined 14% from 1968-2001. (Ronsvalle, p. 56)

- When measured against after-tax income, giving by church members declined 17% from 1968 to 2001. (Ronsvalle p. 37, Chronicle on Philanthropy, 9/2/04)
- In 1968, 21 cents of every dollar given to churches went to benevolences. In 2001, 15 cents went to benevolences, a 29% decline (Ronsvalle, p. 7)
- 20%-25% of the people in the pew provide 80% to 90% of a congregation's budget.
- Among mainline Protestants Presbyterians are among the most generous with their charitable giving at 2.3% of their income. But we pale when compared to the Mormons whose giving is 7.2%, the Assemblies of God whose giving is 5.2%, and the Southern Baptists whose giving is 3.1%. (Hoge, p. 12)

Which prompts the question: why are the Mormons, the Pentecostals, and the Baptists more generous in their giving? In part it is because they make it their business to talk about money and dare to articulate theological reasons for giving! We Presbyterians are not good at saying why we give.

In a year-long study of the giving habits and practices in four congregations - Assembly of God, Mennonite, Catholic and Presbyterian - sociologist Sharon Miller concluded that denominational cultures and the rituals surrounding the offering were formative in shaping giving levels. The Assemblies and Mennonites who gave at a 5% level described their giving in religious terms: "out of gratitude to God...in obedience to God or the Bible...to help meet the needs of others." Aside from four self-proclaimed tithers, Presbyterians and Catholics gave at a 1.5%-2% level and when asked why they gave they said it was "to help pay the church bills...to do their fair share." (Miller, Financing American Religion, p. 40f)

In 1992 a group of sociologists and economists under the leadership of Dean Hoge received a grant to study the relationship between faith, money, and giving in five denominations: the Assemblies of God, the Southern Baptist Convention, the Roman Catholic Church, the Evangelical Lutheran Church in America, and the Presbyterian Church (USA). Among the conclusions they came to was this:

Theology is more important than institutional policies in affecting church giving... Churches with a clear identity about their teachings ...tend to generate higher levels of giving. (Money Matters, p. 168)

It is projected that between 1998 and 2052 between \$41 trillion and \$136 trillion in 1998 dollars will move from one generation to another. During this 55-year period our economy will produce 10.1 million new millionaires. Claire Gaudiani, past president of Connecticut College and currently a senior research scholar at Yale, asks this penetrating question: "What principles and values will shape how we share these funds and preserve the character of the American spirit?" She then asks: "Will it be religious values?" Her answer: "We probably can't rely on religion!" Why? Because church attendance is declining in the United States and "the single most reliable indicator of an individual's level of charitable giving is church attendance. As church attendance drops, giving drops. (Gaudiani, Chronicle Philanthropy, 10/2/03)

Now, the question I want to address for our reflection today is this: how can we make money-talk an intentional part of our preaching and teaching? How can our congregations become cultures of generosity?

First, we need to claim our calling as well as our Christian heritage. That means learning how to talk about money in a redemptive manner. As clergy, most of us have failed our congregations. We have shied away from talking about money and possessions aside from an occasional stewardship sermon to help meet the annual budget. In a study conducted across the religious spectrum it was found that clergy of all faith orientations found fund-raising to be the most distasteful part of their work and admitted to not being good at it. Laura Nash of the Harvard Business School, and Scotty McLennan, Dean for Religious Life at Stanford University, researched their book, *“Church on Sunday, Work on Monday,”* and found that most clergy are “deeply anti-capitalist.” The upshot is that many people in the pew describe their pastor as “the last person I’d discuss money with.” (Wuthnow, *Ibid.*, p. 21. Nash & McLennan, p. xxx, 3. See: *The Reluctant Steward*)

When it came to money-talk Jesus did not dodge the conversation. You remember the story as Matthew tells it. A group of civil and religious bureaucrats are out to get Jesus. They are threatened by Jesus’ talk about the Kingdom of God. They want to know what this kingdom is all about. Is Jesus just another smooth-talking street preacher out to disturb their notions of spiritual propriety, or is Jesus a political revolutionary who under the guise of religion is advocating making peace with the Romans? The situation comes to a head one day in the temple in Jerusalem when the Pharisees ask him outright: *“Do we pay taxes to Caesar or don’t we? Tell us what you think!”* (Matt. 22:15-22)

Jesus answers this question with cunning savvy. He asks for a Roman coin. The minute his antagonists reach into their pockets to withdraw the coin they are exposed as hypocrites, for *they* are the ones carrying around Caesar’s money, *they* are the ones who have bought into Caesar’s economic system, *they* are the ones with the emperor’s image in their pocketbooks. Now, they are the ones who must decide between God and Caesar.

As I read this story it strikes me that Jesus never answers the question. All Jesus says is: *“Give to the Emperor what belongs to the Emperor and give to God what belongs to God.”* Jesus fudges on the answer!

And that may just be the point of the story. There is no easy way to resolve the tension between God and secular pressures by offering neat schemes for doing this or that. Be it taxation and economics, tithing and stewardship, religion and money, we are all tempted to compartmentalize life by conning ourselves into thinking that this belongs to God, this to Caesar, this to me, etc. Tom Long writes in his commentary on Matthew:

What Jesus is saying is that although we may have to live under this or that Caesar and pay this or that tax, we are never Caesar’s. We belong body and soul to the living God and are to render to God what is God’s! So we struggle with what it means to belong to God and live life faithfully.

Jesus did not run from conversations about money. With uncommon aplomb Jesus teased his contemporaries into putting the moose of money-talk on the table. When you and I begin to talk openly about money, our possessions, how we will manage this and what we will do with that; something redemptive happens. Money loses its power over us.

I can imagine Jesus standing in front of our congregations today as the scene repeats itself. Once again Jesus invites us to reach into our pockets and pull out a coin, only this time he asks: “And what is it that is inscribed across the top of that coin?” We say: “In God we trust!” And Jesus simply replies: “And do you? In what, in whom do you put your ultimate trust: money or God?”

The late French sociologist and lay theologian Jacques Ellul, in a superb little book entitled *Money & Power*, writes:

It is not possible to speak of a Christian doctrine of money...When we open the Bible ...we find instead the promise of dialogue. All that the Bible has to tell me about money is found in this dialogue. (p. 25-27)

Luke Johnson, in a study of possessions in the Gospel of Luke titled *Sharing Possessions*, notes that the gift of the biblical text is this: it asks us questions and invites us into a conversation. To take the Bible seriously is to take the questions seriously. Material things are part of creation. Owning things, having wealth, is not evil in itself. The question is how do we use what we have? Johnson concludes that when Scriptures are read as normative we express our faith in God by sharing our possessions. However, how we do that will be as varied and diverse as life itself, and “requires not an ideology but a willingness to think hard.” What I hear Jesus saying in these texts is this: “Let’s talk!” When it comes to money and possessions and how we will live; Jesus says: “Let’s talk!” Jesus asked questions; he did not always give answers. (Johnson, pp. 9, 67, 138)

Stewardship not only has to do with how we handle our money; stewardship also has to do with how we preserve the Christian tradition when it comes to talking about money. Talking about money in a redemptive and reflective way is part of the tradition for which we are to be accountable stewards.

Back in the second century Clement of Alexandria delivered a sermon titled: *Who is the Rich Man that Shall Be Saved?* Listen to these lines from his pen:

- Money and possessions are for good use to those who know how to use the instrument of wealth...
- Those who hold possessions and money as gifts of God...possess them more for the sake of others than for themselves.
- Those who are truly rich and rightly rich...are capable of making a holy and faithful use of any fortune; while those who are spuriously rich...turn life into an outward possession. (14, 6, 19).

For Clement, the church was to be a conversation partner for those struggling with how to use the instrument of wealth.

In the 13th century the Dominican friar Albert the Great shared that same conviction. Albert, the teacher of Aquinas, in 1260 preached a series of seven sermons on faith and philanthropy and civility in which he acknowledged private property to be a gift from God for “the convenience and utility of humans.” He also reminded the citizens of Augsburg that wealth was to be acquired honestly and used generously for the care and well-being of the neediest citizens. (Little, *Religious Poverty and the Profit Economy in Medieval Europe*, pp. 213-214)

Money and the proper use of possessions, John Calvin calls “a slippery topic,” one that “slopes on both sides into error.” So on the one hand Calvin cautions us to handle our possessions as “gifts from God” and to use them modestly, thoughtfully and generously, while on the other hand he reminds us that God’s gifts are also for our “good...our delight and good cheer.” But to maneuver such a tight-rope we need guides and conversation partners. (Institutes, 3/10/1-6, 3/10/2)

Back in the early 19th century a Scots preacher named Thomas Chalmers packed the sanctuary of the Tron Kirk in Glasgow at noon on weekdays as he delivered a series of lectures on economics, just to help Christians think through how they should handle this gift called money and wealth.

When it comes to money, what I hear Jesus saying again and again is this: “Let talk!” As he invites us to pull that coin out of our pocket he asks: “And who/what do you ultimately trust?”

Traditionally, philanthropy has had three faces: charity, self-help, social justice. Philanthropy now has a fourth face called civic conversation. The purpose of civic conversations is to create safe havens where people can come together to talk about money.

How do we talk about money redemptively? First, we must reclaim our tradition by making money-talk part of our proclamation of the good news of Jesus Christ. **Second, we must talk about money pastorally.**

The Episcopal priest Loren Mead, when traveling across America to tease people into talking about money, would begin the conversation with this question: “Are you rich?” Mead says that instantly he could feel the prickles darting the room. After a moment of silence he would ask the question a second time, as a slow collective murmur began to circle the room. Finally someone would finally blurt out, “Compared to what?” As nervous laughter ricocheted the walls another would say, “With my mortgage and tuition payments, I’m darned near broke!” (Financial Meltdown in the Mainline, pp. 112-114)

Now, how might you interpret that reaction? You might say, as Mead does, that such a reaction is but a witness to the fact that we all are addicted to money. But replay that scene again. Don’t you sense something else to be present? Do you hear the anxiety camouflaged behind the nervous laughter?

Regardless of how much or how little we have, most of us are anxious about money! Will we be able to send our kids and grandkids to college? Have we enough money to see us through retirement? Will we be able to survive a catastrophic disaster or illness?

Money anxiety is a reality. I did not grow up with television, but a television set is a reality for most people. I did not grow up in a two-car family, but today, the city in which I live has no viable public transportation system. My wife and I both need a car if we are to do what we need to do. For all of us yesterday’s luxuries have increasingly become today’s necessities. We don’t help the average person sitting in our pews by damning materialism without addressing the issue of fiscal anxiety.

How do we deal with people's anxieties? We can't ignore this anxiety, for anxiety affects giving. A study published in 2003 by the Independent Sector notes that even in good times over half (58%) of Americans nurse financial worries. People who worry give less. In fact the people who give the most when not worried are the ones who drop their giving the most when worried. The wealthier a person is the more worry affects their giving. The biggest losses in giving to religion come from high income families who are worried. Households with incomes exceeding \$75,000 drop their giving six times more when worried (42%) than those with incomes less than \$25,000 and nearly twice as much as those households with incomes between \$25,000 and \$75,000. (Chronicle of Philanthropy, Lipmann, 9/7/04)

Jesus understood the relationship between worry and money; so he talked about it. He said "I understand that you need things. You need clothes, you need food, you need stuff. Do, however, take care; don't let a lifestyle or a fashion mall or your anxieties about this or that shape your living. You can't plan for all of life's contingencies. You can't secure life on your own. In the end there is but one thing to do: bet your well-being on God. Look at the lilies of the field. Trust God at least as much as you trust Wall Street! Amidst your living invest in God by storing up your treasures in heaven. Live life generously!" (Matthew 6:25f)

Ironically I don't see anywhere in that text where Jesus tells me precisely how to live generously. How we manage our possessions and sort through our survival needs will vary from person to person. But to sort them through we need help; we need conversation partners, we need compassionate truth-tellers. We need people and places that invite us to talk about these issues of economic priority and personal survival openly and compassionately. We need churches and preachers who will invite us to make God a conversation partner in this dialogue of living. We need pastors and teachers and religious leaders who will help us talk about money in a redemptive way.

John Dewey has an insightful phrase that captures well the kind of pastoral sensitivity I'm talking about. He calls it *reflective morality*. *Customary morality* has to do with those simple moral dictums and everyday rules that guide us as to what is right and wrong as codified in the ten commandments. *Reflective morality* cannot be reduced to simple dictums and formulas as to right and wrong. The Bible tells us to love God with all our heart and our neighbor as ourselves, to build up treasures in heaven, not treasures on earth. How in God's name do we do that? The practice of *reflective morality* is intended to leave us fussing with ourselves as we second guess the choices we make and the values we chase. Yet it is this fussing, this moral reflection, which makes for personal growth and generosity of soul as we chase a life meant to leave us singing with our souls flourishing. (Wuthnow, Poor Richard' Principle, pp. 53-58)

To be pastoral and dialogical we must learn to tease people into serious moral reflection. One of my conversation partners in this business of faith and giving is Scott Cormode. Scott is a Dean at the Claremont School of Religion who is presently on sabbatical at Princeton to write a book on this subject. Some time ago Scott wrote of churches:

Until we can talk about things like how to pay the mortgage and how people can send their kids to a good school or have enough to help their parents get into a nursing home, we are not prepared to talk about giving. (Chronicle of Philanthropy, June, 1999, p. 17)

Robert Wuthnow in his book *The Crisis in the Churches: Spiritual Malaise, Fiscal Woe*, observes that it is the realistic and visionary silence of the pulpit on this subject of money anxiety that is responsible for both the fiscal as well as the spiritual loss of vitality of the church. He writes:

For the churches to regain their spiritual voice in ministering to the middle class, the clergy must play a key role. They must provide leadership and inspiration. They must preserve the sacred teachings of their traditions, making them relevant to the strenuous, pressure-filled lives that most of their middle-class parishioners lead. They must communicate effectively in their preaching...they must do a better job of relating theology to everyday life, and they must realize that everyday life consists mostly of the work that people do in their ordinary jobs, not the work they do for an hour or two a week in the church basement...Pastors must preach more clearly and imaginatively about stewardship.(Wuthnow, *Crisis in Churches*, p. 7)

How do we do this? Scott Carmode suggests that first we begin with the Psalms of Lament. When we point people to the Psalms of Lament they discover that in this messy world it is okay to be angry with God when things are not as we might wish them to be. Psalms of Lament invite us to bring our fiscal fears and anxieties to God. Financial anxiety is not a sin. Second, to be pastoral is to create a non-condemning environment in which people can feel more free in their talk about money. Third, we need to encourage and provide opportunities for families to talk together about money: their fears and their expenses, their hopes and their realities. Fourth, we need to include our children in these conversations, for healthy money-talk begins with the education of children.

Finally, we need to use imaginative money-talk. We all look for models and examples. So tell stories about people who have used money well. Talk about generous givers.

I think of a boy named Tom and a girl named Marjorie, who grew up in the small coal-mining town of Saltsburg, Pennsylvania. Tom's father was a coal miner, his parents having immigrated to western Pennsylvania from England. There are two stories Tom told of his childhood with delight and frequency. First, there was the story of a girl in his class at school who took delight in washing his face in the snow. Second, there was the Friday afternoon story. Every Friday afternoon his father would present his mother with a brown envelope from the coal mine containing his pay for the week. Tom observed that the first thing his mother did was to take 10% from the envelope and place it in a glass jar in the cupboard for the church offering come Sunday. It was a ritual Tom observed as a child and a practice he never forgot. It also birthed a lesson that in the years to come would shape his living. Tom was fond of saying that there are two kinds of people: givers and takers! Tom determined to become a giver.

The girl who liked to wash Tom's face in the snow was Marjorie. She was the daughter of the town doctor. She lived, as we say, on the other side of the tracks. As the small town doctor her father also owned a local drug store and the local funeral parlor. Marjorie's was a serious no-nonsense family who felt that it was their responsibility to attend to the well-being of the community. For example, it was her family that made certain that the small United Presbyterian church they attended ended each year financially in the black. As a child of privilege, Marjorie

was taught that blessed people are people who have a sense of civic responsibility; they are people who care for and provide for the needs of the community in which they live.

You probably guessed it; Tom and Marjorie fell in love and married. They moved to Indianapolis where Tom took a job with the Eli Lilly Company and, in time, became its president. Following an early retirement Tom moved over to the Lilly Endowment where for more than twenty years he served as President and Chairman of the Board: philanthropy was his passion.

What is it that makes generous people? As I revisit the stories Tom and Marjorie took delight in sharing I gain two insights: First, generosity is something we learn as children. Second, generosity is a reflection of our faith and the values that shape our living.

Alan Slifka is a wealthy, successful, Jewish New York philanthropist who owns several multi-billion dollar business enterprises. He is also the founder and chair of the Abraham Fund, committed to promoting peaceful coexistence between Arabs and Jews. Through his Abraham Fund he has helped more than 100,000 Israelis break down the barriers of racial, ethnic, religious and political bigotry. Slifka goes to the Hebrew Temple every Friday night. He is also a trustee of the Episcopal Cathedral of St. John the Divine. For 15 years he has been studying with a Jain monk from India because he does not believe in violence. One of the projects he funds in Israel is the Jewish-Arab Youth Circus Troupe. Every year talented children are trained to perform under the big top as acrobats, jugglers, and clowns and tour the cities of Israel as both entertainers and ambassadors of peace. When asked why he spends millions of dollars every year doing what he does Slifka says: "I believe in *tikkun olam!*"

Tikkun olam is a Hebrew phrase meaning to *fix or mend the world*. A rabbi friend tells me that it reflects the belief that God created a good world, but good things get broken and broken things need to be repaired. Slifka says: "Yes, I make money from my businesses, but the purpose is to give it away. Doing philanthropy is the reason I exist. I believe in *tikkun olam*... that we are put on this earth to repair the earth!" Generous people are people of faith who live for the flourishing of all of God's creation.

Turn back the calendar to the 18th century. The place is England. As a boy he endured the shame of a father being taken to prison and he dropped out of school. He went to work in a boot-blackening factory where he experienced the hunger of a six-shilling weekly wage. In an age of public brutality and shocking illiteracy the pain he felt in his soul tempted him to make revolution. Instead, he picked up his pen and began to write stories. One year he told the tale of a crippled boy named Tiny Tim. I'm talking about Charles Dickens and that story we know so well, *The Christmas Carol*. Dickens said that he wrote that story "to awaken some loving and forbearing thoughts, never out of season in a Christian land." Several years later Lord Jeffrey wrote this note to Charles Dickens:

You may be sure you have done more good, and prompted more positive acts of benevolence, by this little publication, than can be traced to all the pulpits and confessionals. Boorstin, *The Creators*, p. 365. Pribennow, Notes, 11-2002)

The power of inspirational stories to rattle our souls, break our hearts and loosen our wallets is pivotal to the creation of congregations and cultures of generosity.

John and Sylvia Ronsvalle, a team of economists who issue an annual report card on religious giving, note that if members of historically Christian churches were giving an average of 10% of their incomes in 2001, there would be an additional \$143 billion dollars available for charitable purposes. What holds us back in our generosity? They say it is the lack of an overpowering vision, a vision big enough to capture our souls. (Ronsville,51)

Back in the 4th century, St. John Chrysostom, the Bishop of Constantinople who was known as “golden mouth” because of his rhetorical skills, said: “The rich one is not the one who has much but rather the one who gives much!”

Note: See how giving to religion in 2003 compared to giving to other types of organizations by viewing the pie chart at the website listed below:

http://www.aafrc.org/about_aafrc/bytypeof67.html