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GROWING JOYFUL STEWARDS IN YOUR CONGREGATION

Live
simply



TAKE HOLD OF THE LIFE THAT REALLY IS LIFE

1 TIMOTHY 6:18-19



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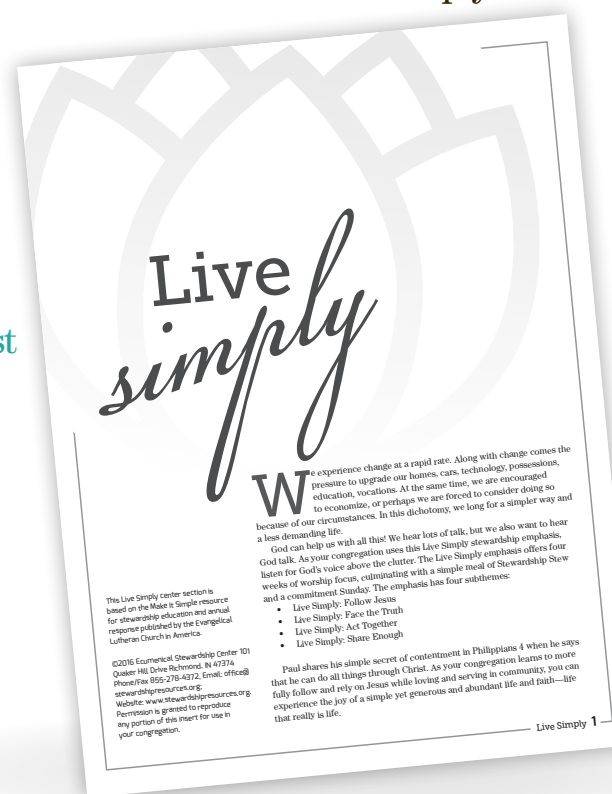
GIVING

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From the ESC Executive Director

Marcia Shetler

“Not that I am referring to being in need; for I have learned to be content with whatever I have.”

– PHILIPPIANS 4:11, NRSV

Many North Americans are on a continuous quest to live more simply. For decades, we have created tools and technology with the goal of making our lives easier. Today, some efforts to live simply try to counter our complex, consumer-focused lifestyle: growing and eating simpler food from personal gardens, building micro-sized living quarters, and looking for ways to reduce our carbon footprints.

Even so, naming that we are on this quest says something about our day-to-day lives of privilege. Our jobs, relationships, and social activities are often demanding. Simply finding rest is a luxury: Sabbath rest seems like an impossibility. Our efforts to do, be, and have the best leave us tired and unsatisfied. If there is a simple life, where is it?

Paul’s words in Philippians give us an important clue: “I have learned to be content with whatever I have.” (Phil. 4:11) That kind of contentment is countercultural and not easily embraced by our human nature. Perhaps we can take comfort that even for Paul, finding contentment was learned behavior.

In this volume of *Giving*, Christian stewardship thought leaders from throughout North America offer spiritual insights and practical ideas for finding contentment through simpler living. The center section offers guidelines for creating a financial stewardship emphasis, including resources for four worship services and a special meal event. You can enhance your emphasis even further with additional Live Simply resources from the Ecumenical Stewardship Center—see the back cover for more information.

We know that Paul’s contentment came from his life in Christ. One of the simplest—and at the same time most comprehensive—descriptions of Christian stewardship is that it is “everything we do after we say we believe.” *Giving* volume 18 is the second in a four-year series based on I Timothy 6:18-19: “Command them to do good, to be rich in good deeds, and to be generous and willing to share. In this way they will lay up treasure for themselves as a firm foundation for the coming age, so that they may take hold of the life that is truly life.” Living more simply involves reclaiming Christian discipleship as our priority, including stewarding our resources faithfully and giving generously. It is my hope, and the hope of the Ecumenical Stewardship Center Resource Editorial Team, that this magazine and related materials will help your congregation let go of the excess clutter and take hold of the life that is truly life, ready to receive and give all that God has in store for you and your mission and ministry. ☺



Marcia Shetler, Executive Director/CEO
Ecumenical Stewardship Center

Simple Living and Christian Stewardship

M. Douglas Meeks

The major religions and many philosophies, east and west, have recommended the simple life as the key to happiness. All agree that the simple life means freedom. You must be free to live simply; living simply makes you free. But if freedom is the pulsating heart of living simply, how is freedom gained? According to most wisdom teaching throughout the ages, this means learning to free our time, attention, and devotion from slavery to possessions, to unbridled consumption, to thralldom to our work, and to false obligations in wrong relationships. Indeed, these insights are helpful for Christian stewardship because they go a long way in helping us to answer the question, why are we so poor at giving? Why do we have so little life-fulfilling time, such a paucity of attention to what really counts, and such a scarcity of

devotion that could hold our lives together?


The biblical view of stewardship generally shares these views about the wisdom of simple living. But is there anything distinctive about the Christian view of stewardship beyond these teachings about the freedom of the simple life?

The view of Christian life in 1 Timothy 6:18-19 is a good place to begin: “[The followers of Jesus] are to do good, to be rich in good works, generous, and ready to share, thus storing up for themselves the treasure of a good foundation for the future, so that they may take hold of the life that really is life.” The writer of 1 Timothy uses the language of economic life to speak of Christian living. He contrasts what we usually expect in everyday economic life with “the life that really is life.” What we normally see in economic life is the pursuit of wealth by “storing up treasure.” The search for profit and the passion for accumulating

TAKE HOLD OF THE LIFE THAT REALLY IS LIFE

1 TIMOTHY 6:18-19



A photograph of a sun-dappled forest path leading to a lake. The sun is low in the sky, creating a warm, golden glow and long shadows on the path. The trees are lush and green, and the water in the lake is calm and reflects the light.

wealth govern our time, attention, and devotion. In this era when money is essentially credit, money as credit is the value by which we evaluate all things and relationships. The bottom line of one's bank account and the gross domestic product of a nation are the fixed standards. This way of measuring life, however, does not free us for a simple life.

But who really can doubt that accumulating wealth is key to a secure future? Those who follow Jesus Christ will doubt this. The standards of being rich and storing up treasure cause us to mismeasure our lives. They lead us into unfreedom. How, then, should we take hold of the life that is really life? What makes for simple life?

Often it is claimed that the secret of simple living is giving up something. Renunciation turns into denunciation as the epitome of simplicity. But for Christian stewardship, neither renunciation nor denunciation is the secret of what is really life. For Jesus the simple life is centered in his command: Seek you first the kingdom of God. Stewardship is *for* serving the kingdom of God, that is, the reign of God's righteousness, God's power of life over death in all its forms. For Jesus the secret of the simple life is loving God and the neighbor Jesus gives us. The simplicity of Christian life depends completely on the love of God that makes possible the love of the neighbor and the love of the neighbor that embodies the love of God. The freedom of the simple life is *for* the love of God and neighbor.


To be sure, the simple life means freedom from possessions, from over consumption, from dehumanizing work, and from debt, but this freedom is *for* what God

loves—all human beings and all creatures God has called into being.

Freedom from Possessions

The treasure of a good foundation for the future is not storing up possessions. It is rather freedom from our enslavement to possessions. When our time, our attention, and our devotion are absorbed by what we possess, we end up being possessed by our possessions. More and more people are realizing that they have too many devices, implements, policies, interests, and relationships. What we have makes us be-have in ways that devour our life energy. Jesus says to the rich young ruler: Sell all you have and give to the poor. To all who would follow, Jesus gives a radical message of simplicity: Follow me into the neighborhood of the neighbor, and take with you no money, no purse, no second cloak: eat what is set before you. But it gets even more radical: Leave behind mother and father, spouse, and children. This, simply put, is the freedom of the simple life, no longer being bound by anything or any relationship except the rule of God's righteousness.

Here, however, the Christian perspective on the simple life separates from other views. If you are striving "first for the kingdom of God and God's righteousness—all these things will be given to you as well" (Matt 6:33). The simple life is not bereft of things and relationships, but it means having them in a radically different relationship. Everything I have is meant for loving God and neighbor. To be sure, the simple life requires the reduction of my needs, but the measure is how the



reduction of my needs meets the needs of the neighbors Jesus gives me.

The opposite of being enslaved by our possessions is generosity. Stewardship means being freed from the claims of property so that possessions may be used for the life God intends for God's creation, for all of God's creatures. This claim seems radically counter to the person of cultured wants in our time, since it is often assumed in our society that the person who has the most wants is the one to be most admired. But the scripture teaches that we will be in service to someone or something because that's the condition of the human being as a creature of desire. The freedom of a simple life comes from giving our lives to serving God's redemption of the creation. A collect in the Anglican Book of Common Prayer expresses this beautifully in a prayer to God "in whose service is perfect freedom".

Freedom from Over-consumption

Asceticism has been a constant theme of the simple life. But mere renunciation is not what Jesus expects. Sacrifice not an end in itself. Rather, the aim of Christian life is the mutual sharing of the feast. The opposite of gluttonous luxury is the contentment of sharing. The richness of the simplicity of the eucharist is the model for all of our consumption and, just so, is the epitome of the life that is really life.

Freedom from Enslavement by Work

A simple life of generosity and contentment is often ruined for us by our absorption in our own work. Human

beings humiliate and subjugate each other through work, but human beings often enslave themselves through compulsion to compete and achieve through work. But the simple life of a Christian is not meant to be free of work: it rather aims at liberated work for the life of the community. The simple life should not be equated with reducing work through technology or with dropping out of the system or the social fabric in which the neighbors Jesus gives us to love are caught. The simple life thrives on satisfaction from relationships rather than from career. It thrives on good works aimed at deepening the lives of others.

Freedom from Debt

Finally, in the age of money as credit we don't give our time, attention, devotion, and money because we are in debt. Radical stewardship in this time means being freed from debt. Many of us in the developed world don't understand the seriousness of the prayer Jesus commands us to pray: Forgive us our debts as we forgive our debtors. Financial debt and moral debt are destroying the lives of masses across the world. Forgiveness of debt in all its senses is the most radical good work of the simple life that is Christian stewardship. We find the heart of simple life in the command: "Owe no one anything but love." This means we have to show ingratitude for what ensnares us in the debt that devours life while we show profound gratitude to God for "the life that is really life." The simple life, in the end, is an astounding gift of God that makes us rejoice without ceasing. ☺

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Not So Simple: Living in

Adam J. Copeland

Not that I am referring to being in need; for I have learned to be content with whatever I have.

—PHILIPPIANS 4:11

If only simple living were actually simple. I recently found my way to a website dedicated to simple living. The author suggested hiring a style consultant to simplify one's wardrobe. Then one could sign-up for an extensive eight-week course on how to live a simple life. Oh, and I can't forget the \$30 million minimalist house featured prominently on the site. The website made simple living actually look pretty complicated—and expensive!

Katharine, a friend of mine, recently went on a road trip that took her near the house of an acquaintance, a woman she had met but was not particularly close to. Katharine values minimalism and thrift, so she asked if she might stay the night with her acquaintance. Katharine later explained to me, "I only expected a shower and a bed and certainly no more than a bowl of cereal for breakfast. But what I received was a full experience: decadent, home-cooked meals; a collection of new friends; great conversation; and the warming of a soul that only comes with hospitality towards the whole person, perfectly executed." Katharine sought simplicity, but she received generosity.

What should we do with this simple-living paradox, this challenge that for many of us today, living simply takes real work? Even when we attempt to live simply, we can end up with another experience entirely. I prefer to look at those who were just as baffled some 2000 years ago. "—Not that I am referring to being in need; for I have learned to be content with whatever I have," writes the Apostle Paul from his jail cell in Rome (Phil 4:11). Paul had just received a gift from the community of the Philippians, with whom he had previously stayed and to whom he had ministered.

Many scholars scratch their heads in wonder when they see the placement of this expression of gratitude in Paul's letter to the Philippians way back in the fourth chapter of the letter. Why wait until the very end of a letter to acknowledge a gift that was clearly unexpected? Perhaps it's the same reason that sometimes pushes me to avoid acknowledging gifts that I consider uncalled for, gifts unexpected and truly generous. Gifts can disrupt a pursuit of simplicity, upending plans for a minimalist approach.

Paul was a missionary who would not have typically accepted gifts for himself. He was about as far from current-day prosperity preachers asking their congregations for funds to purchase a private jet as we can imagine. For Paul, such gifts would have directly contradicted the humility in Christ he pursued, the self-emptying about which he preached.

Far from a response to a planned gift, this passage of thanksgiving says something more about caring for unexpected gifts, treating the gift received with honor, and as a symbol of the partnership in question. Sensibly, Philippians 4:11 qualifies Paul's motive for writing this piece of gratitude. He's clear that he knows how to live with little, just as he knows what it is to live with much. Paul writes, "In any and all circumstances I have learned the secret of being well-fed and of going hungry, of having plenty and of being in need" (4:12). And yet, Paul is grateful, reiterating his thanks three times. While Paul didn't ask for it, as he was accustomed to simple living (though prison is a rather extreme version of simple living), Paul accepted the gift and indicated it would profit the church and others. Paul also emphasizes the long, loving relationship between the Philippians and his ministry.

While simple living is not so simple, it can lead to generosity in many forms: generous giving of time, generous giving of money, generous giving of love, and

Christ

eventually, generous thanksgiving. Philippians 4:11 reminds us, however, that complications arise when attempting to live simply.

Epaphroditus, the one who delivered the gift from the Philippians, almost died of illness when he was with Paul. As Paul sought to live simply, Epaphroditus “came close to death for the work of Christ, risking his life to make up for those services that you could not give me” (2:30). Such reminders help to dissuade us from dangerous notions that those who live in poverty have life simple or easy. The gospel is clear in its call to care for the poor and needy. We should not need to be reminded that poverty is hazardous for individuals, households, and society.

And yet, for those of us who have much, living simply can become a call to action responding to God’s good and unexpected gifts to us. As Paul indicates, it is a learning process, a sanctification process, even, of being made holy by the Spirit’s good work in us. Like Paul, as we focus our living out the gospel of Christ we cannot expect that simple living is easy. Together, though, we might find that with God, simple living is faithful. ☺

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Cultivating Contentment

Five Steps for Simplifying Your Life

From the book *Enough: Discovering Joy Through Simplicity and Generosity* by Adam Hamilton

In addition to cultivating contentment in our lives, we also need to cultivate simplicity. As mentioned, contentment and simplicity go hand in hand.

Simplicity says less is more. Simplicity says we do not need as much clutter in our lives.

In fact, the more we pursue “more,” the more stressed out we become. After all, more stuff means more maintenance, which involves time, energy, and resources. The truth is that more stuff makes us less happy. There comes a point when we have enough stuff, and everything above and beyond that level only creates stress.

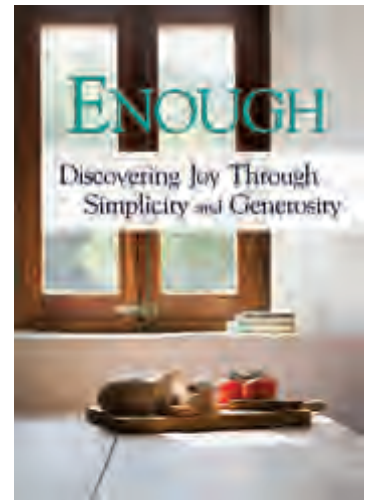
When I think of the stress created by our relentless pursuit of stuff, I think of a hamster running on a wheel. The hamster gets on the wheel, not knowing where it is going. It starts running faster and faster until one of two things happens: either it flies off the wheel into the side of the cage, exhausted, or the hamster wheel breaks.

That is the image that comes to mind when I look at current consumerism trends. We are like a hamster on a wheel. We really don’t know where we are going, but we are sure everybody else does; so we run faster and faster to keep up. Eventually, something is sure to break—the system or us or both. Many would say this is what is happening right now in our nation.

Without question, our consuming habits have serious consequences that affect not only our personal and national debt, but also our world. Consider, for example, our consumption of renewable and non-renewable resources. Every year Americans consume over 1.2 billion trees to support our needs for packaging, paper, napkins, and bags. We use 2.5 million plastic bottles every hour—most of these for water. We represent only 5 percent of the world’s population, yet we produce 40 percent of the world’s garbage—an average of 1,609 pounds per person per year. This is not only wasteful; it is unsustainable. If the rate of our consumption continues to increase each year, as it has for some time, it soon will outpace the growth of the population. We cannot continue this trend and think that everything will be okay. Eventually, we will exceed the rate at which resources can be renewed.

We simply cannot keep going faster and faster, consuming more and more, without devastating consequences—personally, nationally, and globally. As people of faith who know the true source of our satisfaction, we must agree that sometimes less is more. We must be willing to simplify. We must make a conscious decision to step off the hamster wheel.

Many people are, in fact, embracing the idea of voluntary simplicity, choosing to take a step down in their lifestyle rather than constantly push upward. There are countless ways to do this. I’d like to offer five ideas that I have tried personally and found to be effective.



1. Set a goal of reducing your consumption, and choose to live below your means.

Set a tangible goal to reduce your own personal consumption and the production of waste in your life. For example, you might set a goal to reduce your trash consumption by just 10 percent. A simple way to do this is to use canvas bags when you go grocery shopping and to refuse any extra packaging. Another habit I’ve adopted is to grab only one or two napkins, as opposed to a handful, whenever I eat at a fast-food restaurant. If we all did this, who knows how many napkins we might save!

Whenever you are making purchases, look at the mid-grade instead of the top-of-the-line product. Think slightly smaller than you had planned.

If you are buying a new car, why not aim to improve fuel economy over your existing car by at least 10 percent? If your current car gets 16 miles to the gallon, look for a car that gets 17.6 miles per gallon or better.

Make it your goal to reduce your utilities usage by 10 percent. Set the thermostat back a couple of degrees when you are away during the day and asleep at night,

and throw an extra blanket on the bed. Instead of 69 degrees, for example, set it back to 67 degrees. There are even set-back thermostats you can purchase that allow you to program the thermostat so that the adjustments are made automatically.

There are countless other ways to reduce your consumption and live below your means. Do some research, share ideas with others, or have a brainstorming session with your family.

2. Before making a purchase, ask yourself, "Do I really need this?" and "Why do I want this?"

These questions will help you to determine the true motivation of your desired purchase. Is it a need, a self-esteem issue, or something else? You may find yourself wrestling with your true motive and decide that your reason for purchasing the item is not a good one.

A high school student told me that if they don't have what he wants when he goes to the electronics store, he feels obligated to walk up and down the aisles until he finds something to buy. Many of us can relate. As I suggested in the previous chapter, use the twenty-four-hour-rule. When you see something you think you must have, wait twenty-four hours before making the purchase. If you still feel you should buy the item after waiting a full day, go back and get it. Likewise, remember to try before you buy. These habits will give you time to examine your real motives and make wiser purchasing decisions.

3. Use something up before buying something new.

Though I realize it is not always possible to do this, generally it is. From household items to appliances to cars—wait until a replacement is truly necessary. Take good care of the things you buy and use them until they are empty, broken, or worn out. Buy things that are made to last, and, when buying things that have a short lifespan, spend your money wisely.

Take better care of your furniture, appliances, and other things around the house. Resole your shoes. Mend rips and tears and make repairs. Remind yourself that you don't always need to have new things. If you feel something is really outdated, keep it for an extra six months or year before replacing it. And finally, always sell or donate things that still work. Who knows how many televisions and toaster ovens and refrigerators that still work have been taken to the dump. Somebody could have used them.

4. Plan low-cost entertainment that enriches.

When it comes to choosing entertainment for your family or friends, plan things that are simple and cheap. You'll be amazed at how much more pleasure you derive from low-cost, simple activities.

Sometimes we go on vacation and spend a ton of money, running here and there and doing this and that, and we're exhausted by the time we get back home. We need a vacation to rest up from the vacation we just took! All we really needed was to lie around and read and play cards and relax. When I look back over the last twenty years and all the things we have done with our kids, I realize that simple activities such as playing games around a table were the most enriching times.

Personally, my favorite activity is to invite friends over to my house. Everyone brings something, we light a fire in the fireplace if the weather is cool, and we sit around and play cards. Usually the simple things are the most fun. For some reason, we think we have to spend money to have fun. That's just not so. Simplify your entertainment choices.

5. Ask yourself, "Are there major changes that would allow me to simplify my life?"

Some of us are living beyond our means, and the stress is killing us. We have in our minds that we can't possibly sell the house or the car. Yes, we can! I can't tell you how much stress relief and joy can be found in selling a car and buying one you pay for in full. It's freeing not to be anxious every month about how you're going to pay the car note. If your car is already paid off, consider keeping it for another year or two before buying another one.

Likewise, you might consider downsizing your home. Houses in America just keep getting bigger and bigger, yet with bigger houses come higher utility costs, more square feet to clean, higher property taxes and insurance, and more furniture to buy.

Is there a club membership you hardly ever use? Perhaps that money might be spent on something more meaningful, such as mission work, a ministry opportunity, or to help someone in your community. Asking yourself questions related to your home, possessions, job, and activities can help you to identify some significant changes that will simplify your life.

Remember, if you cannot do all the things God is calling you to do and you're unable to find joy in your life, perhaps it's time to simplify in some major ways. 🌱

Five Steps for Simplifying Your Life is an excerpt from the book *Enough: Discovering Joy Through Simplicity and Generosity* by Adam Hamilton, © 2012 by Abingdon Press and used by permission.

Rev. Adam Hamilton is the senior pastor of the United Methodist Church of the Resurrection in Leawood, Kansas. He is the author of ten books from Abingdon Press including *Seeing Gray in a World of Black and White* and *Making Love Last a Lifetime*.



Lynn Miller

If the number of hits in a Google search means anything, then simple living must be pretty complicated. Anything with 122 million references can't be very simple.

Some of the references suggest that simple living means living frugally, spending as little on your lifestyle as possible. These would include the how-to-make-your-own-shampoo-and-laundry-soap articles, and the new urban farming description of how to grow your own food on the roof of your apartment building.

Others understand simple living as reducing the amount of stuff you use, including the square footage of your house. These two go together well if you are living in a one-room, 200-square-foot cabin. You won't have much stuff because there just isn't any place to put it.

And then there are the links that have something to do with living off the grid, which in most cases means making your own electricity. As a builder of boats, I can tell you that making your own electricity even on a boat might be a satisfying experience in terms of being off the grid, but it certainly isn't simple. Managing even a small generating plant with its batteries and regulators and inverters is complicated. So if living simply doesn't mean living cheaply, living with less stuff, or making your own electricity, then what does it mean?

To start with, living simply has more to do with the "why" rather than the "what". One of the most famous lines from the documentary *Affluenza* goes something like this: "We buy things we don't need with money we don't have to impress people we don't know".

Almost everything we buy says something, either to ourselves or to the world around us. And because we care what other people think about us, we are susceptible to this kind of marketing. So we clutter up our lives with stuff and activities that we are told will make us popular or admired.

The problem of course is that all of that stuff needs to be cared for and eventually, stored—which of course

is why the storage unit industry continues to grow. In a country that has the highest average square footage per house in the world, we still need more space to put stuff we do not use.

And that is the key to a simplified life: what do we actually use and why? What activities do we engage in because we actually like doing them, rather than because everyone else is doing them?

The way to measure simplicity in your life is not by counting your stuff or looking at your calendar but to ask what role these things and activities play in your life and, more important, if they add feelings of contentment or anxiety. Contentment in how you live is how the simple life is measured, not in the amount of stuff you have or how busy you are, but how you feel about how you are living.

A few years ago, I decided to build an outdoor, wood-fired brick oven for baking bread. I know—it's a lot easier to just turn on the electric oven in the kitchen just put the bread in twenty minutes later. It takes almost two hours of constantly feeding scrap wood into the oven to get it hot enough to bake bread, but let me tell you, those two and one-half hours between starting the fire in the oven and taking the bread out of the oven are some of the most contented

minutes of that day.

Now, considering the cost and the time it took to build that oven, and the time it takes to mix dough and make loaves, it would be a lot quicker, easier, and even a lot cheaper to just go down to the store and buy a loaf of bread. But doing that brings no contentment to me at all. Just because something is quick and easy and cheap does not make it simple. Living frugally does not equal living simply. Frugality has its own rewards, but scrimping on necessities and constantly searching for the lowest price can add anxiety to life.

Simple living is found in living in a way that brings contentment, regardless the cost, time, or effort. As the Apostle Paul said, "I have learned to be content with whatever I have" (Phil 4:11, NRSV).

"We buy things we don't need with money we don't have to impress people we don't know."

Lynn A. Miller is author of several books, including *The Power of Enough: Finding Contentment by Putting Stuff In Its Place*. He has been a pastor, development worker in Africa, and is former stewardship theologian for Everence. He and his wife Linda are members of First Mennonite Church of Bluffton, enjoy backpacking in the wilderness areas of the western U.S, occasionally working at Mennonite Disaster Service disaster relief sites, and cruising on the waterways of the U.S. and Canada in a wooden canal boat that Lynn and a friend built.



Who will distribute your estate?

By making arrangements prior to your passing, you can.

Contact your denominational partner (right) for tools to help you distribute your estate according to the values of your faith, for educational materials, and for congregational workshops.

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www.barnabasfoundation.com

Christian Church Foundation

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info@ccf.disciples.org
www.christianchurchfoundation.org

Cumberland Presbyterian Church

Robert Heflin
901-276-4572 ex. 207
rheflin@cumberland.org

Everence Financial

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www.everence.com

Presbyterian Foundation

800-858-6127
serving@PresbyterianFoundation.org
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The United Church of Canada

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www.united-church.ca

United Methodist Church Foundation

Byrd Bonner
615-308-9178
bbonner@umcfoundation.org
www.umcfoundation.org

Keeping It Simple

IN A HIGH

Nathan Dungan

The other day I received an email from a woman who was exasperated about a new trend in retailing—the use of tracking beacons in stores. The beacons allow retailers to track your every movement in their store via your smart phone.

Step into the grocery section of your favorite discount chain, and—voilà—a message appears on your phone reminding you how much you love a particular brand of pizza and offering a coupon for \$1 off. Never mind that it wasn't on your shopping list. It's a deal and who doesn't love a deal.

And that's just the beginning. With each of your unique visits, the retailer will collect more and more data about you, which, will aid in their ability to tempt you with even more customized offers. On the surface this may not seem like a big deal, but when you dig a little deeper you begin to understand there is more here than meets the eye—or certainly the smart phone.

If you're thinking, "I've seen this somewhere before", you would be

correct. You may recall the scene in the movie *Minority Report* in which Tom Cruise is walking through a futuristic city. Every time he walks past a storefront, a small electronic billboard appears with a customized product offering that appeals to his various wants and needs.

But wait, there's more to this unfolding narrative.

Tracking beacons create an immediate and immense opportunity for two-way interaction. The retailers claim this new technology will enhance the shopping experience. However research suggests this may be a slippery slope to increased spending.

Can you imagine a world without cash or plastic? No fumbling for coins, no dirty dollar bills in your wallet—in fact, no wallet at all, because even credit and debit cards will be obsolete. Sounds great, right?

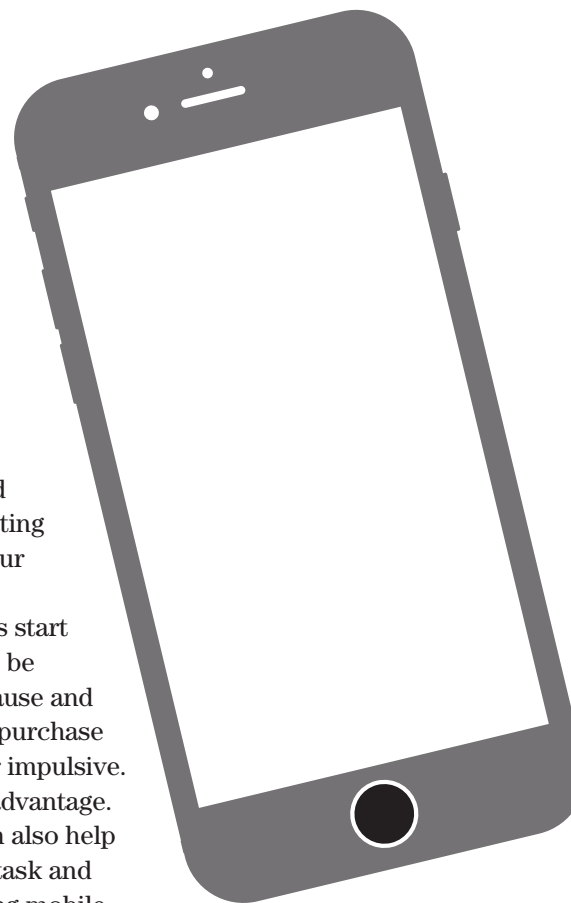
Well, that world is officially here too. Using your smart phone to make electronic payments is the new currency, and its popularity is increasing in a big way. Though this new method of spending certainly offers consumers ease and convenience, it also brings major risks. In a cell-phone-dominant society, consumers will need to be cautious about security, privacy, and spending.

This scenario reminds me of the frog in the pot of water. At first, the frog is content because the water is a comfortable room temperature. But little by little, the temperature increases until it becomes a rolling boil. The frog, not sensing the gradual increase, adapts to the new environment and realizes far too late that the situation isn't going to end well.

There's no doubt about it—mobile marketing will transform what you buy and how you pay for it. This will set up a showdown of sorts between your values and



TECH CULTURE



your money choices. How will you maintain your financial sanity in a world of relentless consumer temptations? The key to avoiding the trap of overspending or impulse buying is to take stock of your current money habits and ensure there is a healthy balance of share, save, and spend.

Here are some simple ideas to keep in mind in the age of mobile advertising and purchasing.

- It's not real. There's a reason casinos operate in chips rather than cash: chips don't look or feel like real money. The same is true of cell phones. With a quick wave of your cell phone, you can purchase a coffee or TV without even thinking about how you're actually going to pay for it.
- Turn your location setting off. You can control if and when a retailer is tracking your movements. This feature is located under the "setting" function on your phone. It's a simple action that can help you on two fronts: sharing less information and spending less money.
- Be on guard for hyper-targeted marketing. In the next twenty-four to thirty-six months, there will be a mammoth change in not only how you purchase things but also how companies market to you. Electronic payment systems, in conjunction with third-party apps and social media sites, will allow companies to more easily assess and aggregate

information about you—and then—send targeted marketing messages to your mobile device.

- When the offers start rolling in it will be important to pause and consider if the purchase is warranted or impulsive.
- Use it to your advantage. Your phone can also help you to stay on task and on budget. Using mobile budgeting apps can help you thoughtfully and intentionally manage your cash flow. By closely observing where and how you spend you can make sure your money choices link to your values and help you maintain a healthy balance between sharing, saving, and spending.
- Cash is always an option. Funny thing with cash, you can only spend what you have. It's also the best way to teach children the value of money and set them on a path for developing healthy money habits. 🍀

Nathan Dungan is Founder and President of Share Save Spend. Share Save Spend's mission is to help youth and adults achieve financial sanity by developing and maintaining healthy money habits that link to their values. Nathan speaks and consults nationally with organizations and families on the topic of money and the effects of the consumer culture on money habits.



Generosity in Community

An interview with Shane Claiborne

Giving: The theme for this issue of *Giving* magazine is “Live Simply”. What does this phrase mean to you?

Shane: As Christians, living simply is what the Lord requires of us. While contemporary North American Christians may view living simply as a radical concept, it is a theme that appears throughout the Bible in both the Old and New Testaments. In Exodus 16 we find the account of God providing manna in the wilderness for the Israelites, including the caveats to take just what was needed for each day except to provide for the Sabbath. This invitation to participate in a “theology of enough” was given to the Israelites even before Moses received the Ten Commandments. In the New Testament we find this theology of enough again in such places as when Jesus invites his disciples to pray, “Give us this day our daily bread” (Matthew 6:11, NRSV).

Over time much of the church has moved out of

synch with “Give us this day our daily bread”. Those who embrace a theology of enough believe that God didn’t err either by creating too many people or too few resources, and try to live life without taking more than they need because others also have needs.

Giving: How do you connect living simply, generosity, and stewardship?

Shane: From the church’s very first day, these concepts were present and intertwined. When the Spirit fell on Pentecost, those young Christians immediately started sharing what they had with each other and with others in need. Like those first Christians, generosity naturally happens in our lives when we are born again and realize that we are to love our neighbors as we love ourselves.

Generosity and love are complementary gifts from God. 1 Corinthians 13:3 says, “If I give away all my possessions,

and if I hand over my body so that I may boast, but do not have love, I gain nothing” (NRSV). Love cannot be forced or legislated, but must be provoked by a love of our neighbor. I like to say, “When we truly love our neighbor as ourselves, capitalism as we see it today won’t be possible, but Marxism won’t be necessary. What we are talking about is a movement of people loving their neighbors as themselves. Jesus was not afraid to reach out and touch the poor and marginalized. He invites us to tear down the walls that separate us from the suffering in the world today.

Giving: How has living simply influenced your life, especially as a founder of The Simple Way community?

Shane: Mother Teresa said, “The more we have, the less we ARE.” Putting it another way, the more we possess, the more we are possessed by the things we own. With simplicity comes freedom to focus on what Jesus would have us be, and what Jesus would have us do. Jesus came to set us free from the clutter of our lives that we hide behind. I try to humanize those whose lives are intertwined with mine through what I possess. I want to know who grows my food, who picked my coffee, and how they were treated. And I like making stuff whenever I can. I make my own clothes. I enjoy it, but it is also reassuring to know that my clothes were not made using unjust labor practices.

When we live simply we also often become more reliant on the larger community and the common wealth within it. The financial load becomes lighter when more people are carrying it. With the support of the community, people can find freedom from debt and consumerism. They change their way of thinking from “How can I accumulate more?” to “How can I be satisfied with less?” In The Simple Way community, we don’t think of the way we live as heroic, but beautiful. On a daily basis, our security is rooted in God and God’s community.

Giving: How have you observed “living simply” around the world?

Shane: As I’ve mentioned, for me living simply happens best in community. For much of the world, community is more than a choice: it is a means of survival. Yet there

are profound stories from which we can learn in these communities. When I worked with Mother Teresa, we would hold parties for homeless street children. We bought an ice cream cone for one of the children on his birthday. He immediately called all the other children to have a bite of his ice cream cone. The best thing to do with the best things in life is give them away—share the gifts of God—make sure everyone gets a lick of the ice cream cone.

I live in an economically-struggling neighborhood in Philadelphia. Eight years ago, a major fire damaged or destroyed the homes of 800 families in our neighborhood. Yet the Red Cross reported that no one used their shelter: all the affected families found refuge in the homes of neighbors.

I have discovered that neighborhoods around the world can be economically poor and community rich, and vice versa. In wealthier neighborhoods, the art of community can be lost. Statistics indicate that communities with material wealth experience higher incidences of loneliness, depression, and suicide. Which is the “richer” community?

Giving: What have you observed as the greatest barriers to living simply?

Shane: In North America, living simply and living in community have become increasingly countercultural. We receive constant messages to be financially and socially independent. If as Christians we want to live simply, we need to surround ourselves with a community of good mentors, teachers, and examples. Biblical accounts of generosity include communities as well as individuals. Like a living fire, we can benefit from the stirring of coals in community to keep our generosity alive and strong against the cultural messages we receive.

The deep inequity between the rich and poor continues to grow. Sometimes in the North American church, we too often focus on hot-button social issues that Jesus didn’t say much about. He did say a great deal about poverty, the marginalized, and how his followers should respond. A generous church is one that reflects Christ’s ministry and presence in the world. ☺

Shane Claiborne is a founder and board member of The Simple Way, a faith community in inner city Philadelphia that has helped birth and connect radical faith communities around the world. He writes and travels extensively speaking about peacemaking, social justice, and Jesus. Shane’s books include *Jesus for President*; *Red Letter Revolution*; *Common Prayer*; *Follow Me to Freedom*; *Jesus, Bombs and Ice Cream*; *Becoming the Answer to Our Prayers*; and his classic *The Irresistible Revolution*. He has been featured in a number of films including “Another World Is Possible” and “Ordinary Radicals.” Shane’s adventures have taken him from the streets of Calcutta where he worked with Mother Teresa to the wealthy suburbs of Chicago where he served at the influential mega-church Willow Creek, and to some of the most troubled regions of the world such as Rwanda, the West Bank, Afghanistan, and Iraq.

Making it Simple for persons to Give

David S. Bell

How simple is it for someone to give to your church or charitable organization? Studies consistently reveal a correlation between ease in giving and the motivation of donors. Making it easy to give is a well-known best practice in annual gift campaigns and even more advanced levels of giving. In other words, a potential donor is more likely to give to a charity if a convenient method for contributing is provided. Of course, more important motivators than a simple method of giving exist for the donor. A person's belief in the mission and perception that the organization is changing people's lives greatly outweighs all other motivators. However, if a potential donor is faced with the choice between giving to organizations where other motivating factors might be equal, the donor will favor the one to which it is most convenient to give.

Most church leaders find these basic concepts straightforward and believable. The more difficult challenge is to discover, accept, and implement contribution options that lend to a sense of this giving ease. The modality of giving likely requires a breadth of possibility seldom found in many non-profits and even fewer churches. Church leaders often struggle to understand that the perennial, current modes of giving in the church might not be the most convenient way for some constituents to contribute financially to the ministry.

Our money culture has rather rapidly shifted from physical cash currency to digital currency. We live in an increasingly cashless society. Church leaders who have identified this wave often introduce some mode of giving that seeks to augment the standard method of receiving

cash and checks in the offering plate. This additional mode typically has been the introduction of contributing by EFT/PAR—the process of electronically transferring funds from an individual's account to the organization's account. The donor completes an authorization form allowing the church to initiate these electronic transfers. Some churches have achieved great success in transitioning a number of constituents to EFT/PAR. This success has also led to increased financial receipts. Why? Contributions are received consistently week-to-week, month-to-month. The financial support is not dependent on the contributors' physical presence in church. In general, post baby boomers will continue to find EFT/PAR as a preferable method of giving in comparison to more traditional methods.

However, EFT/PAR giving is viewed more each year as a staple method of giving. It is considered less leading-edge and more commonplace. It should be a part of most churches' and non-profits' standard contribution opportunities. Beyond a basic introduction of the method, regular promotion and simple ways to sign up for EFT/PAR are essential.

If giving ease is predominant in an organization, a breadth of adaptive giving modes is in place. The resonance of these giving modes will vary depending on organizational culture and constituency. Here are some other modes beyond cash contributions and EFT/PAR giving worthy of careful consideration:

- **Online giving.** A webpage within the organization's website can be structured to provide secure giving to the organization. As this method of giving gains



Live *simply*

We experience change at a rapid rate. Along with change comes the pressure to upgrade our homes, cars, technology, possessions, education, vocations. At the same time, we are encouraged to economize, or perhaps we are forced to consider doing so because of our circumstances. In this dichotomy, we long for a simpler way and a less demanding life.

God can help us with all this! We hear lots of talk, but we also want to hear God talk. As your congregation uses this Live Simply stewardship emphasis, listen for God's voice above the clutter. The Live Simply emphasis offers four weeks of worship focus, culminating with a simple meal of Stewardship Stew and a commitment Sunday. The emphasis has four subthemes:

- Live Simply: Follow Jesus
- Live Simply: Face the Truth
- Live Simply: Act Together
- Live Simply: Share Enough

Paul shares his simple secret of contentment in Philippians 4 when he says that he can do all things through Christ. As your congregation learns to more fully follow and rely on Jesus while loving and serving in community, you can experience the joy of a simple yet generous and abundant life and faith—life that really is life.

This Live Simply center section is based on the Make It Simple resource for stewardship education and annual response published by the Evangelical Lutheran Church in America.

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TIMELINE

Week One:

- Begin organizing for the nine-week process:
 - four weeks of preparation
 - four weeks of the program worship theme
 - one week of follow-up
- Meet with your pastor and make sure he or she is on board with the Live Simply theme and is ready to designate four worship Sundays to Live Simply.
- Find the right facilitator (from your own congregation or a guest) who has a holistic understanding of stewardship, an appreciation for your church size and culture, and the ability to guide the Live Simply program effectively.
- Recruit members of your Live Simply Planning Team. Their tasks will include planning and putting together printed resources, helping with worship audiovisuals, coordinating the meal events, planning related social media, working with children and youth on the Live Simply message, and structuring follow-up for those unable to attend a meal event.

Week Two:

- Meet with your Live Simply Planning Team:
 - Reflect on the importance of the theme and sub-themes named in the Four Worship Sundays section on page 4.
 - Review the highlights of this program. Confirm dates for the leadership team meal event and the Stewardship Stew Simple Meal event(s).
 - Decide how many Stewardship Stew Simple Meal events will work best for your congregation. If you need more than one,

you might choose different days of the week, perhaps a weekend plus one or more weekdays. If your church is large enough to require more meal events, begin your meals during week six.

- Order Live Simply stewardship emphasis materials from the Ecumenical Stewardship Center web store (stewardshipresources.org/resources), including printed materials, worship starter videos, and the Companion Resource.
- Send a print or electronic introductory letter to your congregation from your pastor and facilitator about the Live Simply worship series, key dates, and the commitment process for supporting God's work through your church's ministries in the year ahead.
- Determine who else in the church family can help with specific aspects of the program.
- Start e-mail and social media messages if they are part of your plans. In your messages, emphasize extending the church's outreach and creating more opportunities to share the good news in people's lives.

Week Three:

- Prepare any reflection questions or devotional materials if you are planning to offer those for church members to use at home.
- Decide whether or not you want to offer a small group during the four Live Simply weeks, using the studies from the Live Simply Companion Resource.
- Confirm logistics for the Stewardship Stew Simple Meal events. When and where will they take place? Who will emcee the mealtimes, and who will greet people with nametags? Who will provide the food? Schedule all meals to be completed by the Saturday before Live Simply Commitment Sunday (week eight).

TIMELINE

Week Four:

- Start getting sign-ups for participants at the Stewardship Stew Simple Meal events. Consider sending invitations that list the optional meal times along with a reply card to everyone.
- Complete a theme banner and/or other visuals for the worship series.
- Hold a meal event for your pastor and spouse and your church leadership team and their spouses:
 - Present an overview of the Live Simply theme. Have a discussion about the importance of trusting God to meet our individual and congregational needs to “take hold of the life that really is life” (1 Tim 6:19). Emphasize that the generosity of this group is an important expression of their congregational leadership.
 - Briefly review your congregation’s history and patterns of giving.
 - Review the plans for the Live Simply emphasis and the Stewardship Stew Simple Meal event(s).
- Allow time for those present to fill out and return their commitment cards for God’s work through the church in the year ahead.

Week Five - Week one of the Live Simply Sunday worship series:

Live Simply: Follow Jesus

- Use the Live Simply: Follow Jesus sub-theme as your worship focus.
- Continue with sign-ups for the Stewardship Stew Simple Meal events.

Week Six – Week two Sunday worship:

Live Simply: Face the Truth

- Use the Live Simply: Face the Truth sub-theme as your worship focus.
- Continue with sign-ups for the Stewardship Stew Simple Meal events. If your church is too large to accommodate all the congregational meal events in one week, start them this week.

Week Seven – Week Three Sunday worship:

Live Simply: Act Together

- Use the Live Simply: Act Together sub-theme as your worship focus.
- Begin or continue the Stewardship Stew Simple Meal events.

Week Eight – Live Free Sunday worship:

Live Simply: Share Enough

- Use the Live Simply: Share Enough subtheme as your worship focus.
- Testify how these past weeks have helped the congregation learn to trust God to meet our individual and congregational needs to “take hold of the life that really is life” (1 Tim 6:19).
- Have additional commitment cards in the pews and consecrate all the commitment cards received from the leadership team, the meal events, and that Sunday.

Week Nine

- Follow up with people who were unable to attend a Stewardship Stew Simple Meal event (see follow-up section on page 7 of this insert).

FOUR WORSHIP SUNDAYS

Here are some ideas for your corporate worship during the four Live Simply Sundays:

Week One: Live Simply: Follow Jesus

SCRIPTURE FOCUS: Matthew 6:25-33

In the Sermon on the Mount, Jesus teaches the crowds and his disciples about their relationship with God and their discipleship in the world. In these verses, Jesus speaks about how God provides for our every need and how undue concern for our possessions can get in the way of our living as his disciples.

These words speak to us today as we wrestle with the daily realities of our lives. We often find ourselves overscheduled, overextended, and overdrawn. Our lives are cluttered with too many commitments, too many possessions. We can be consumed by it all: we wonder, “Will I have enough?” We fear not wearing the right clothes, not driving the right car, not having the latest electronic toy, not living in the right house. Too often our things define who we are.

Jesus comes to us in the midst of our fears and announces: “Do not worry! God has provided for all of your needs!” What does it mean for us to live in relationship with Jesus? How might our daily discipleship help us to live more simply, trusting in God’s abundance?

GIVING MAGAZINE ARTICLE FOCUS: “Simple Living and Christian Stewardship” by M. Douglas Meeks

Week Two: Live Simply: Face the Truth

SCRIPTURE FOCUS: Psalm 51:10-12, NRSV; Mark 4:37-41, NRSV

Why is it so hard to live simply? Daily we face a complex world of our own making. We feel pushed and pulled by forces beyond our control. And when things feel like they are out of our control, we often feel afraid. We become like the disciples in the boat with Jesus. We are afraid that we are perishing, tossed about by the wind and the waves in our lives.

Read Mark 4:37-41 and imagine being one of the disciples in the boat. When you decide to wake Jesus up, what do you expect of him? What do you need from Jesus in the midst of the storms of your life? Can you hear Jesus’s question in the moments of calm in your life? “Why are you afraid? Have you no faith?”

Jesus’s question can lead us to hear the words of the psalmist, “Create in me, O God. . . Put a new and right spirit within me. . . Do not cast me away. . . Do not take away. . . Restore to me. . . Sustain in me.” Look at all that God does in our lives. Where do we focus? On the wind and waves? Can we focus instead on what God provides? And how do our choices matter for what we see?

GIVING MAGAZINE ARTICLE FOCUS: “Not So Simple: Living in Christ” by Adam J. Copeland

Week Three: Live Simply: Act Together

SCRIPTURE FOCUS: John 13:34-35 NRSV

In the upper room, at the last supper, Jesus gives this new commandment to his disciples: love one another. They (we) are to love one another as he has loved them (us). It is about witness to the world. It is how the world around us will see and know that we are disciples of Jesus. This commandment is about

community. It is about the common good. It is about our living as disciples of Jesus. He commands that we follow him together. He commands us to love one another.

These are strange and foreign words in a culture that worships individualism. It is an odd concept in an economy that is based on the premise that the one who dies with the most things wins. It is hard to comprehend this commandment in a time when we all seek something more—more house, more car, more status, more power, more stuff. In this drive for more we find ourselves isolated and feeling alone. We are driven to protect our stuff. So we fear our neighbor, we build higher fences and security systems, we live in fear of losing what we have accumulated.

Jesus commands us to love one another. He calls us into relationships; he calls us into his community. His command is to love one another as he has loved us! In this community we move into relationship with Jesus and one another.

This truly is a radical command. In our culture of individualism, none of us has enough. We all are driven to get more. But in this community of Jesus’s disciples, we begin to see that God provides us with more than enough!

GIVING MAGAZINE ARTICLE FOCUS: “Generosity in Community: An Interview with Shane Claiborne”

Week Four: Live Simply: Share Enough

SCRIPTURE FOCUS: Philippians 4:11b-13

What does contentment feel like? This is a difficult question in our current culture. When surveys have asked “How much is enough?” responses have been consistently “20 percent more than I have now.” If that is true, how do we break the endless circle that this leads us toward? It is always “20 percent more.” We are told over and over every day: “You don’t have enough. . . What you have is fragile and could be gone at any moment. . . You have to go get more!” These messages come from a world focused on scarcity.

In this setting how do we understand our relationship with God? God is creator and we are God’s creatures. How do we live in relationship with our creator? Martin Luther reminds us in his explanation of the first article of the Apostles’ Creed “that God has created me and all that exists. . . God daily and abundantly provides. . . all the necessities and nourishment for this body and life. . . out of pure, fatherly, and divine goodness and mercy, without any merit or worthiness of mine at all!” It is in this relationship that we recognize that God has abundantly provided us with all that we need. Living in that abundance, we give of the blessings we have received.

If we focus on the scarcity, we never have enough. When we focus on God’s abundant blessings, there is more than we can ever imagine. Learning from Paul’s message to the Philippians, we can be content with what we have because we know that we are blessed and can “do all things through him who strengthens us.”

GIVING MAGAZINE ARTICLE FOCUS: “Confessions of a Recovering Consumerist” by Maribeth Westerfield

Electronic Witness

Communicating electronically is crucial, even if your church doesn't do that on a regular basis. Most North American denominations offer websites to their congregations. At least 207,000 congregations have their own websites in the United States. As for Canada, thousands of churches have websites in the Ottawa area alone. People of all ages have access to laptops, tablets, and smart phones to receive personalized information about the world; whatever the purpose, "there's an app for that." Even the most print-oriented grandparents e-mail their grandchildren, and once-stodgy businesses now use e-mails as part of the backbone of their communications.

Five hundred million people use Facebook, half of them logging in every day. Facebook and e-mails are most popular among baby boomers (people born between 1946 and 1964) in the United States and Canada, and baby boomers now dominate church leadership in North American congregations. Pinterest has attracted more than four million unique daily visitors. The age of these visitors is overwhelmingly between twenty-five and fifty-four, the age range that is missing in most North American churches.

Take social media seriously if you've ever heard the complaint, "We need to attract more young people, more children, more youth." Two hundred million people consistently use Twitter, which gets 36 million unique visitors from their desktops each month. The number of tweets topped 300 billion two years ago. In fact, tweets are so popular that several commercial television programs ask for and post Twitter responses during their on-air time. When it comes to Tumblr, a microblogging and multimedia site, 110 million users are registered, hosting more than 180.7 million blogs. Instagram, a photo-sharing social network, has become a massive social network with more than 75 million daily users, primarily teens and twenty-somethings.

It would be foolish not to take advantage of this communication explosion. So, create a social media team for this nine-week period. Make sure the team members are the youngest or most media-savvy members, preferably middle school through college age. Have the

team chair share the primary messages of your theme and let them generate at least two dozen ways to get the words and pictures out. Even if your team is only two people, they can have a huge impact!

Many churches already have an e-mail prayer list or database for highlighting events within the congregation. Name one or two people to generate e-mails to send out on whatever time basis you have determined. Would a weekly e-mail be helpful to help members build excitement over the nine weeks? Be sure to send out an e-mail at least to introduce the program and each of the four weeks when Live Simply is your worship theme. Encourage the rest of the team to use other social media as often as they can. If your church has a website or a presence on Facebook, set up a Live Simply page and post photos as you go along. Consider creating and posting video testimonies about how your congregation is learning to Live Simply.

Organize an audiovisual team to create and post video testimonies about how your congregation is learning to Live Simply. What if just two folks are interested during these nine weeks? That's fine! One person can serve as the interviewer and the other can film it on a tablet camera (iPad has beautiful resolution) or even on a smart phone. Film interviews can be ten minutes or less or even two-minute responses to questions related to the worship sub-themes. Use these clips during worship, online (with permission, of course!) and perhaps even at the Stewardship Stew Simple Meal.

Initially, an electronic effort may sound like a lot to small churches. At the same time, it will feel natural to congregations that already communicate electronically on a regular basis. Thousands of local churches are located in rural or open-country areas that already depend upon electronic messaging, while millions of people in their thirties and younger depend solely upon Internet technology. If Live Simply is worth inviting people to participate, don't leave anyone out!

Stewardship Stew Meal Event

Inviting people to give does not need to be elaborate or complex! Create a welcoming, casual, relaxing atmosphere at this intergenerational event with a simple meal and powerful message. Make sure your congregation knows that everyone is invited, young and old alike.

1) Prepare the Simple Stew to be ready by the time of the event:

- Have an individual or group prepare onsite;
- Have several individuals or families prepare and bring pots of stew;
- Have everyone prepare stew and add it to one big pot onsite!

2) When the meal is ready, gather together:

- Gather in a circle (perhaps around the stew!). Sing an opening song or hymn familiar to most participants. Pray this prayer: “Dear God, help us to follow Jesus, face the truth, act together, and share what you have provided. Amen!”

3) During the meal, have conversation:

- Specifically ask persons from different generations to share their thoughts about what Live Simply means.
- Invite persons to share how they are considering living more simply.
- Invite discussion on how living more simply can lead to greater generosity.
- Invite discussion on how your congregation might Live Simply and yet be more generous.

4) After the meal, share a brief program

(approximately twenty minutes):

- Encourage everyone to remain for the program: clean-up, socializing, and playtime can wait until the program is finished.
- Begin with the skit “Jesus Teaches Us How to Live Simply”: see next page for script.
- After the skit, the appropriate person (leadership team chair, stewards chair, etc.) should share the church’s plan for ministry and mission in the year ahead. Consider preparing a narrative budget; for an example see <http://www.centerforfaithandgiving.org/Resources/AdministrativeResources/BuildingaNarrativeBudget/tabid/950/Default.aspx>. Ask all those present to review the materials at the tables. (Don’t forget children’s commitment cards!) They may complete their commitment cards at the event, or take them home for prayerful consideration and bring them to worship the following Sunday or bring or mail them to the church office.
- End with a familiar song and prayer.

Stewardship Stew Meal Event

5) Follow up after the meal event(s):

- Send a thank you letter to everyone who participated in any part of the Live Simply meal events, including planners, speakers, leaders, cooks, etc.
- Provide alternative ways of giving for people who are unable to attend a meal event and thank all who have been involved in this venture.
- Mail people questions for conversation at home, a commitment card, presentation materials from the meal events, and any interactive reflection questions on the theme of Live Simply.
- In your mailing, provide a contact name and phone number if they have any questions about the program or any of the issues raised.
- Put Live Simply commitment cards and envelopes in the information area at your church for at least a month after the end of your program.

STEWARDSHIP STEW RECIPE

(serves 8-10)

Allow two hours preparation time.

2 lbs. lean beef (or another protein source)

1 qt. water or broth

2 c. sliced potatoes

1 c. sliced turnips

1 c. sliced carrots

1-2 onions, chopped

3 T flour

Salt and pepper

Garlic, parsley, or a few other favorite herbs

1. Sauté the meat, stirring constantly. When all surfaces are well-browned, put it into the soup pot.
2. Cover with water and bring to a boil; skim fat off the surface. Simmer for one hour.
3. Add carrots, turnips, onions, and potatoes; simmer for one more hour.
4. Thicken with 3 tablespoons of flour diluted with enough cold water to pour easily.
5. Let the stew come to a boil again and cook ten minutes.

LIVE SIMPLY SKIT

JESUS: Hello, everyone! Tonight I'd like to talk to you about living simply. Will you help me with this story? When God came to earth as me, Jesus, I was born in a manger. Pretty simple surroundings, eh? Can you help me sing about my simple beginning? Let's sing the first verse of "Away in a Manger" together.

GROUP: Sings first verse of "Away in a Manger"

JESUS: After I did some growing up, I was baptized and God gave me some simple directions: Tell others about God's love through word and deed. Let's sing thanks to God for those simple directions. You know the song; it's called "Hallelu, Hallelu."

GROUP: Sings one chorus of "Hallelu, Hallelu, Hallelu, Hallelujah, Praise Ye the Lord," perhaps with the motions of standing up and sitting down.

JESUS: I spent years healing, preaching, performing miracles, and traveling around with my disciples. We didn't carry much stuff, and we tried to be generous to the people who needed us. Then I had to say goodbye and leave this world. There's a simple song we love that I'd like to sing with you now. It's called "Jesus Loves Me, This I Know."

GROUP: Sings one verse of "Jesus Loves Me."

JESUS: God acted simply through me, bringing joy to the world when I rose on Easter morning. Let's sing about joy with a song you've heard, "Rejoice in the Lord Always."

GROUP: Sings one verse of "Rejoice in the Lord Always," perhaps as a round.

JESUS: Ever since that time my followers have simply tried to follow the commandment I gave them, "Love one another." I still live in each of you, and I can help you to make the right choices about simply caring for the world and its people. As the body of Christ, you are simply and clearly part of this mission. Let's sing another joy song; this one is called "I've Got the Joy, Joy, Joy, Joy down in My Heart."

GROUP: Sings one chorus of "I've Got the Joy, Joy, Joy, Joy down in My Heart," perhaps with motions.

JESUS: I know that sometimes it's hard to simply trust God. It was hard for my disciples too, so I told them this story. (Matt 6:25-33, The Message)

"If you decide for God, living a life of God-worship, it follows that you don't fuss about what's on the table at mealtimes or whether the clothes in your closet are in fashion. There is far more to your life than the food you put in your stomach, more to your outer appearance than the clothes you hang on your body. Look at the birds, free and unfettered, not tied down to a job description, careless in the care of God. And you count far more to him than birds. Has anyone by fussing in front of the mirror ever gotten taller by so much as an inch? All this time and money wasted on fashion - do you think it makes that much difference? Instead of looking at the fashions, walk out into the fields and look at the wildflowers. They never primp or shop, but have you ever seen color and design quite like it? The ten best-dressed men and women in the country look shabby alongside them. If God gives such attention to the appearance of wildflowers - most of which are never even seen - don't you think he'll attend to you, take pride in you, do his best for you? What I'm trying to do here is to get you to relax, to not be so preoccupied with getting, so you can respond to God's giving. People who don't know God and the way he works fuss over these things, but you know both God and how he works. Steep your life in God-reality, God-initiative, God-provisions. Don't worry about missing out. You'll find all your everyday human concerns will be met.

So you see, God cares for each of you very much!

JESUS: Finally, I have some very important words for you. These words tell you how to live your life. There are just three words. Simple, right? Three words that I'm counting on you to remember. Here are the words: Love one another. Can you say them with me?

GROUP: Love one another.

JESUS: I see some younger people here, some older people here—boys and girls, men and women. But everyone can understand these three words! Let's say them together again: Love one another.

Do you know what my church is? A church is a group of people acting out the commandment I just gave you: Love one another. When we truly love one another, we will want to help each other and even those who are not part of our church by being loving, kind, and generous. I'm counting on you to work together!



momentum, the webpage can be expanded to include multiple gift levels, donor designations, automatically generated thank you letters and gift receipts, and other possibilities.

- **Texted Gifts.** This option is an especially popular way of donating to a charity responding to a natural disaster. Earthquakes, floods, and tornadoes require quick, nimble response. Texting a gift equates with this sense of immediacy and provides an opportunity to respond during the peak of public media attention. While text gifts are certainly not limited to this area, focused attention in this area might be a solid way to introduce this mode of giving to constituents.
- **Giving kiosks.** Popularized a few years ago in mega churches, giving kiosks were introduced as a convenient method of giving by debit or credit card. The ATM-looking machines are placed in high-traffic areas to gain visibility and to promote giving even when congregants are not carrying cash. Careful analysis of return on investment is essential prior to introducing this giving mode. A more cost-efficient option is to set up smaller electronic portals by utilizing digital tablets. Several companies provide this digital banking service and interface seamlessly with many donor tracking programs.
- **Social media.** An organization's social media sites provide an opportunity to connect with donor's in an online, conversational way. Social media posts are often considered a more personal way of communicating online with constituents, compared to the more corporate communication on the organization's website. Social media provides a venue for creating buzz about special projects and generosity topics. All of this discussion can help drive social media subscribers to contribute with minimal clicks online.
- **Crowdfunding.** Related to some of these online modes, crowdfunding can attract an even wider audience to support some specific appeal, like a mission project. Crowdfunding sites establish a special page for the project that in turn is promoted widely by the organization in online and local communities. As momentum grows, its circle of influence grows exponentially; hence, funding comes from a crowd. This method has proven attractive among Generation Xers and younger generations who are particularly passionate about a cause.

Beyond these methods that provide ease in giving for one-time and ongoing contributors, church leaders should also consider the importance of offering convenient, simple ways for constituents to opt for more significant planned gifts. The rapid rise of charitable gift annuities and donor advised funds are two relevant examples of simple-to-make planned gifts. A charitable gift annuity is likely the simplest life income gift available to the donor. The donor advised fund can alleviate the donor's record keeping of numerous charitable gifts over the years and allow for claiming one charitable contribution to the fund. While the donor maintains a strong advisory role on distributions from the fund, all of the associated paperwork is the responsibility of the holder of the fund.

Some of the above mentioned giving options will be successful for a church or charity, while others may not succeed. Many require a monetary investment, and some have specific requirements that must be met in order to receive the gifts. Yet, experimenting with a variety of giving modalities is a key to discovering which methods are essential to creating an ecosystem of extravagant generosity. Simple giving which appeals to the widest range of constituents likely will lead to more contributions, greater participation, richer organizational commitment, and deeper sustainability. 🍷



Helping Youth Move from Anxiousness and Stress to Intentionality

Paul Amlin

In an article in *The Atlantic* a few years ago, the World Health Organization named US citizens as the most anxious in the world. Youth are not exempt from this designation. The article cites a 2011 study from UCLA that found that first-year college students are more tense than ever before, and quotes New York psychiatrist Carrie Barron: "American teens, and perhaps even pre-teens now, with Ivy League-obsessed parents, experience sleep deprivation, lack of downtime, and stress due to round-the-clock efforts to create impressive resumes for college admissions," and, "Too many hours slumping over screens and study tasks leads to depression and anxiety."¹ Canadian youth face similar issues. In the fall of 2015, *The Calgary Herald* reported that almost 20 percent of Canadian youth suffer from a diagnosable psychiatric disorder.²

All this anxiety, despite our affluence and access to things like education, clean water, health care, and technology. Youth of the 70s were connected by telephones that were wired into the something called a phone jack. For many, their big concerns were which vinyl album to purchase and seeing friends at school or the football game on Friday night. Today's children and youth have the potential to be constantly connected through social media and cell phones. Technology has permitted life to be shared 24/7 and we have things like cyber-bullying and peer pressure delivered via SnapChat and Instagram. Young people feel pressured to keep up, stay connected, to literally share their entire lives with the world.

There is room for hard work and also the occasional distraction in life. There's even room for Facebook and whatever comes next in the world of social media. The key is to not give them *too much* room. A colleague of mine shared a summer experience that his teen daughter had which points to a healthier alternative to the treadmill. She "went off the grid" while at summer camp. This seems utterly amazing to most teens these days, but it was a real gift for her. She experienced a sense of relief by not feeling obligated to post. A week without sharing just the right photo or retweeting the big story about that actor or band can do a lot to restore the soul.

Helping youth move from anxiousness and stress to intentionality includes simplifying life. Help them understand that if they race through their days alternating

quickly between the many things that demand their attention, they will reach the end of the day feeling exhausted and wondering what happened. If they approach each day focused on their choices and deciding which items are important, they can let go of the things that don't contribute to their health and well-being. This will help them simplify their lives and place their energy and passions in the places that are life-giving to them and those they love. (And, by doing these things yourself, you have the opportunity to model them for your children or other young people with whom you interact.)

Consider a family or youth group discussion in which everyone starts by making a list of the ten most important things to them. Often our faith gets left off our unintentional life list, but if we name our faith in God as a priority we are able to order the rest of life more easily. Where do family and good friends rank in your list? How will your choices help to nurture or harm those relationships? In your intentional life list, will you spend time listening to a grandparent or laughing with friends? Work and studies will be on the list at some point. Will they drive your life purpose or will they help you and support your ability to live into life as you want it to be? Talk about the sources of anxiety for you, then talk about how you deal with them. Share with your children and others how living each day intentionally can make a difference. Be sure to talk about how you experienced failing to stay on track. Young people learn as much from watching you fail and respond as they do from anything else.

If you don't have a child or young person in your life, consider mentoring one. Ask your pastor or youth leader which child needs an available, authentic and affirming adult in his/her life. Ask that young person about life, then listen to them. As you live a more intentional life filled with your choices and goals and not driven by the busyness of the world around you, you'll be little less anxious, a little less stressed, and a lot more connected to the things that are truly important—which probably includes the young people in your life. ☺

¹ <http://www.businessinsider.com/americas-workforce-is-facing-an-anxiety-epidemic-2013-5#ixzz3jpsl3qs4>

² <http://calgaryherald.com/news/local-news/parents-need-to-be-alert-for-childhood-mental-illness-psychiatrist-says>



Green Burials:

A Conversation Worth Having

Beryl Jantzi

Caring for the Body and the Earth

The death rate is still right around 100 percent. That being the case, it's probably a good idea to be talking about how we want to prepare for our final transition from this life to the next including the subject of how to dispose of our bodies.

We read about Jacob and later Joseph sharing with their families their wishes on how to dispose of their bodies (Gen 49:29-33, 50:22-26). They were both embalmed, which isn't surprising since they were living in Egypt, which mastered this practice used primarily with the privileged elite. In John 19:40 we read about another burial practice, "They took the body of Jesus and wrapped it with the spices in the linen cloths, according to the burial custom of the Jews."

It's also clear that God cares about creation and that we should as well (Gen 1:28, 2:15, Num 35:33-34; Psalm 24:1-2, 95:5; Neh 9:6; Matt 6:26). How do we as twenty-first century Christians bring together these concerns for creation care and respectful disposition of the body? Some would suggest that that green burials incorporate ancient practices with contemporary concerns of caring for the earth. Green burials can also be much less expensive and in line with a growing interest in simple living and holistic stewardship.

What is Green Burial?

Many Americans had their first look at green burial, also called natural burial, in 2005, when the HBO drama series *Six Feet Under* concluded with the death of funeral home owner Nate Fisher. Nate's unembalmed body was buried in a shroud on a plot of land in a nature preserve.

GreenBurials.org defines green burial as a service involving no embalming, no concrete vault, no traditional caskets, and little or no human-made changes to the burial site, such as grave markers. The Green Burial Council defines green burial as an environmental burial, employing "minimal environmental impact," "legitimate ecological aims," and a "conservation of natural resources."

Things to Know about Green Burials

- Not all green burial sites are the same. Some organizations attempt to preserve the land in its natural state, but others do not. Some guarantee the land is preserved in perpetuity, but others do not.
- With green burial, the body is typically buried in a shroud of natural materials, or in a decomposing container, such as a wicker coffin or pine box.
- If you are interested in conducting a home funeral, many state laws allow the family to keep the deceased at home before green burial. Research your local laws fully before solidifying your plans.
- You may be able to arrange for green burial on privately owned land if you plan well in advance.
- Be aware that not all products sold as "natural" or "green" necessarily are. The word *natural* has no legal definition. Currently, the Green Burial Council offers the most widespread and comprehensive accreditation program.

Are all Green Burial Sites the Same?

The Green Burial Council distinguishes three types of green burial sites at varied levels of conservation strictness: hybrid burial grounds, natural burial grounds

and conservation burial grounds.

- Hybrid burial grounds can refer to a section of an otherwise traditional burial cemetery that has been designated for green burials of unembalmed bodies and caskets or shrouds.
- Natural burial grounds are exclusively green burial sites, and are required to adopt a number of policies to minimize waste and conserve energy. Natural burial grounds prohibit the burial of bodies embalmed with toxic chemicals, and caskets made from non-organic plant material, and the use of cement or metal vaults or traditional grave markers.
- Conservation burial grounds, the strictest green burial classification, are established by an independent conservation organization, such as a land trust. They are permanently maintained by the conservation organization and kept in perpetuity as "conservation easements," or land permanently preserved in its natural state. Much of the funding received from conservation burials goes towards maintaining the land: the Green Burial Council believes that, beyond lessening the environmental impact of death, conservation burial sites can also prove to be a useful tool in furthering the cause of land conservation.

How Much Does Green Burial Cost?

Green burial can be highly cost effective; caskets can cost as little as \$500, and burial shrouds even less than that. Green burial bypasses many additional expenses such as embalming, limousines, vaults, headstone carving, and chapel services in the funeral home. But, prices vary widely according to the type of green burial site, the geographic location, and the services provided. Sometimes green burial can be even more expensive than traditional burial. For example, conservation burial grounds seek to perpetually maintain their sites in their natural state, and therefore may require higher fees for ongoing preservation. ☺

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Confessions

Of a Recovering Consumerist

Maribeth Westerfield

In the middle of expressing appreciation to the Philippian church for their financial support of his ministry, Paul writes some strange words for a thank you note. They sound like a bit of an aside: “Not that I am referring to being in need” (Phil 4:11a, NRSV). Reading this note over the shoulders of my Philippian brothers and sisters, I would have had an initial response to stop payment on my check to the great apostle if he did not really need it. But such a knee-jerk reaction would miss the main point of what Paul says next. He continues, “For I have learned to be content with whatever I have” (Phil. 4:11b, NRSV). The apostle accepts the gift of the Philippian congregation (somewhat less than graciously, in my opinion) from an enviable place in life—a place of calm contentment. He has learned one of the most valuable lessons any of us can learn, namely, to get along just fine with what one has.

I am envious of Paul. I am not there yet. I grew up in the baby boomer generation. In our households, more was better. If I take a painfully honest look at myself and my lifestyle, I must admit that I have not yet learned to be content with whatever I have. It is a good and vitally necessary goal. I am still learning to do that which Paul

had mastered by the time he penned this letter. Call me a recovering consumerist.

A key step in any recovery is to first recognize that there is a problem. There is a problem. My generation has pushed the boundaries on many things during our lifetimes, not the least of which includes the finite resources of this precious planet we call home. Here is a description of how I am representative of that generation. I live in a four-bedroom house with only one other person. I spend \$300 per month to heat and air-condition 2900 square feet of floor space, of which only half gets used. In three of the four bedroom closets, I have clothes hanging so tightly together that I always tangle the hangers when I try to take out a garment to wear for the day. It is time to right-size my lifestyle with the changed circumstances of my life.

Those same words are good advice and counsel to many churches that were built to accommodate my generation and generations before. Buildings constructed in the 1950s and ‘60s were built to house the burgeoning numbers of the boomer generation, most of whom attended church. For many years beyond the ‘50s and ‘60s, capital fund-raising has often continued to be for

new construction of larger buildings, built in the hope that a bigger facility would encourage young families with small children to come. Times have changed, as have church participation patterns, but all too often, buildings have not. Bigger is not always better, and it is time to re-evaluate that philosophy which has driven many a capital campaign.

In his book, *From Our Doorsteps: Developing a Ministry Plan That Makes Sense*, author Rick Morse writes, “A church facility that eats up the congregation’s financial resources while not supporting the ministry of the congregation taxes both the volunteer and financial resources that could be used to sustain ministry.” Using guidelines developed by the ministry I serve (Disciples Church Extension Fund), Morse suggests ways to determine how well a congregation’s space serves, or fails to serve, a congregation’s ministry.

First, with regard to how much space a congregation needs, he says to take the average worship attendance of a congregation, multiply it by eighty, and divide that by the total number of square feet in the building. If the percentage of space used falls below 60 percent, the building is too big for the size of the congregation. Second, regarding how much of the congregation’s budget is used for operating the building, he says that anything over 25 percent of the church budget being used for building-related expenses is too much. How does a congregation make that determination? Take all the operating expenses of the building (and to this I would add any estimated expense for deferred maintenance) and divide that by the total operating expenses.

If the building is too big or too costly per these formulae, it is a stewardship issue. Congregations are called to lead the way in modeling good stewardship of God’s resources for the world. It is hard to do that if a congregation is conspicuously consuming its resources on a building that no longer serves their ministry. It should also be noted here that neither of the previous measurement formulae take into consideration a building’s accessibility or lack thereof. This, too, needs to be part of the stewardship discussion where church buildings are concerned.

So what is a congregation to do when they discover that they are consuming too much of their God-given resources—financial, energy, and time—on a building that is too big, too expensive, too inaccessible, or all of the above? Like with this recovering consumerist, the process of healing begins with recognition that there is a problem. Then, as for me, comes the time for downsizing,

redistributing resources, and reevaluating the future. The overarching question for both kinds of recovering consumerist (individuals like me or congregations in ill-fitting buildings) is, how can we be better stewards of all the resources we have been given?

For me, the beginnings of recovery started in Lent 2015, when I read a Facebook post from a pastor-friend. She suggested that instead of giving up food or beverage for Lent, it would be good to clean out closets, garages, drawers, and the like and contribute forty bags of “stuff” to a suitable recipient. While I did not get forty bags of stuff together, I got started on right-sizing—another step in the recovery process. My friend’s church was the recipient of three bags of shoes for their Soles for Souls ministry.

For a congregation, once recognition has led to the conclusion that there is too much space that is too expensive and too inaccessible, the same kind of right sizing begins with letting go of that which no longer serves. Church members can become very attached to their holy places. After all, they have seen loved ones married and memorialized there and children baptized or dedicated there. They can still smell the Easter lilies; or remember the ringing of the church bell. Our buildings have become vessels of our sacred memories.

However, given the new realities of our culture, we no longer need to build cathedrals. The catch words of our ministry these days calls upon us to guide congregations in thinking about holy places that are leaner, greener, and more flexible. Let our capital campaigns (still necessary for those special projects not included in the average church’s operating budget) be for construction of a different type, like smaller, multipurpose buildings constructed close to a public transportation line or for solar panels that may pay for themselves in the future. Maybe it’s time to consider capital fund-raising for portable equipment that a mobile congregation can use in a building they do not even own!

In other words, we need to take a lesson from the apostle Paul and learn to be content with what we have now, not what we had in the ‘50s and ‘60s. There are new realities of church life in the twenty-first century that do not require the big, expensive cathedrals of the past. It is time to get leaner, greener, and more flexible. Faithful stewardship requires it! ☺

¹ Rick Morse, *From Our Doorsteps: Developing a Ministry Plan That Makes Sense* (Saint Louis: Chalice Press, 2010), 116.

² Morse, *From Our Doorsteps*, 117.

³ *Ibid.*

Reducing College Debt: a Group Ride

A community slides toward lower education loans

Devon Matthews

In 2009, when Jordan and Candace Shoenberger got married, they faced a problem common among young adults today: massive student loan debt. Together they owed \$170,000 from their undergraduate education.

Both social workers, they had a monthly loan payment that was burdensome. They deferred the loans as long as possible and went back to graduate school. This only left them with more debt.

“I was raised to believe money doesn’t solve problems. If anything, money causes problems,” said Jordan. Yet he admits certain material needs—such as medical care, car repair and a college education—require money.

Jordan heard about a group of people who pooled money into a common fund called Relational Tithe to

meet the needs of their community. It was founded by Christian activists Shane Claiborne and Darin Petersen. “It was modeled after what the apostles did in the early church. They held everything in common, and no one was in need. It’s an old idea, but a beautiful one,” Jordan said.

He and several friends created an initial plan that took a long-term approach to the problem of student debt. Members would commit for several years, with the goal of fully paying off the group’s debt. However, the commitment required of individuals in the midst of major life transitions seemed daunting.

After several false starts, they restructured the plan in a way that seemed more feasible. “If we held things in common, our needs would be less. We dreamed about paying off our loans together,” he said.



After many meetings, the group decided not to hold possessions in common, but came up with a way to use a common fund to reduce student debt. It was named SLED, the Student Loan Experiment (the D doesn't stand for anything but makes it a catchy acronym).

Each month, members of the group contribute to a common bank account. A payment is disbursed to one group member to make an extra principal payment toward the student loan with the highest interest rate.

This extra payment shortens the length of the loan and decreases the total interest paid over the life of the loan. Each group member continues to pay the minimum payments on their student loans.

SLED's first cycle lasted twelve months, with six people receiving two disbursements each. Several group members opted to contribute but not to receive payments. Over the course of the year, each receiving member was able to pay down an additional \$2,000 of their outstanding debt, totaling \$12,000 as a group. These extra payments saved the group a collective \$15,000 in future interest payments, shortening their collective loans by eliminating ninety-six monthly payments.

The second cycle of SLED is in progress, with twenty-four participants and lasting eight months. Over this time, the group will distribute \$8,400 to eight members. After this cycle is complete, the program will be re-evaluated and directions discerned for the next term.

SLED has been successful in grounding the group beyond financial aid for its members. The group has committed to building community and developing relationships with each other that go beyond assisting each other with debt.

Once a month, they share a meal and talk about financial topics that interest them. Past conversation starters have included, How did your family view money, and how has that shaped your own view on money? and, In what ways have you started to plan for the future and for retirement?

Rachel Dean was most attracted to "the idea of communal sharing and support. I think generosity, in all aspects of life, is something very important to cultivate, particularly from a Christian-faith perspective." She highlights sharing time, knowledge, burdens, joys and financial resources as ways that SLED encourages generosity.

One way SLED is unique is that some participants contribute without receiving financial payouts. Jackie Kehr is inspired by "a group of young people who have an unequal burden of college debt but are willing to help each other financially and emotionally." Group members reflect that belonging to SLED has created solidarity

around a situation that often carries a stigma. Being in a community where members can be vulnerable about their financial challenges is freeing and creates space for positive and realistic conversations.

Each cycle has begun with a discernment period during which the group is open to new members and the newly formed group adjusts the format to fit the members' needs and resources. This flexibility and short-term structure have become strengths of SLED, allowing individuals and couples to regularly reassess their commitments based on changing life circumstances.

Because there is an atmosphere of trust and understanding, SLED does not micromanage each member's finances. Members determine their own monthly SLED contribution. Members who receive are encouraged to contribute a minimum amount.

Each member has a voice in the decision-making process. At this time, decision making is through consensus, although the group isn't against taking a vote as long as all members have been heard in the discussion. There's no formal leadership structure, yet a few defined roles help facilitate the group process and meetings. A shared vision of debt-free living gives them purpose and direction.

Group members are optimistic about SLED's future. Kaleem Kheshgi imagines SLED becoming "a resource for sharing lessons and best practices in financial responsibility among young people with education debt." He could imagine speaking in churches, high schools, and colleges, helping borrowers make wise financial decisions regarding debt.

John Davis envisions SLED encouraging inter-generational conversations about the realities of student debt and its effect on communities. "This difficult conversation could lead to a deeper level of vulnerability on other issues, as well as making use of the collective wisdom and experience," said John. The group is exploring whether people who aren't group members could be involved with SLED.

The group hopes SLED continues to transform and become bigger than the sum of its parts. They are optimistic that SLED's structure and purpose can be a model for other groups that desire to free themselves of debt through community. SLED's work provides material relief to its members, but more importantly, it turns a shameful, silent struggle into a communal journey of vulnerability and hope.

They are optimistic that SLED's structure and purpose can be a model for other groups that desire to free themselves of debt through community. 🌱

Devon Matthews, a member of SLED, lives in Pittsburgh, Pennsylvania. He, his wife Kristen and many other SLED members attend Pittsburgh Mennonite Church. For more information, contact SLED at SLEDPGH@gmail.com.

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CLERGY AND MONEY

Understanding the Complexity of Our Relationship With Money

By Mike Little and Susan Taylor

For thousands of years, money has been so important in the lives of God's people that it is the second most frequently mentioned theme in the Bible. It drives our work choices, impacts our relationships, affects the health of our environment, shapes our self-image, and keeps us up at night. Yet, most church-goers hear little or nothing about money there unless it's budget season or time for a new capital campaign. In many instances, it's because pastors and other church leaders are reluctant to talk about it. What's up with that? Why is there so little said about such an important issue?

Rev. Dr. Roy Howard, pastor of the St. Mark Presbyterian Church in Rockville, Maryland, attributes the silence to three things: fear, shame, and the lack of vulnerability.

"The root of all this is a felt sense of shame around money either from early training or early experiences which has led to a culture of secrecy," he says. "The antidote is being more honest with each other, which means being more vulnerable. Neither honesty nor vulnerability is commonly practiced."

"I also think that a lot of church leaders are afraid of being intrusive with their members," Howard continues. "A lot of members, on the other hand, are afraid of being exposed for their confusion around money" or for their spending habits. "So pastors and church leaders are stepping into a mine field in people's emotional lives."

"The church is, ironically or sadly, better at shame and secrecy than vulnerability. That is a hard thing to say, but in my experience that is often true, even from its



leaders and pastors. We can find the pastoral skills to break through a culture of secrecy with the conviction that actually doing so will bring a deeper sense of joy, of happiness, of community.”

Howard and the St. Mark church community know the deeper sense of joy that can come with open, community-focused money conversations.

During the economic recession of 2008-09, the St. Mark congregation was in conversation and in some conflict about renovating their sanctuary. Howard shares, “Alongside of that conversation that was not bringing any joy at all came a vision that we needed to set aside a significant amount of money to help our members who may find themselves facing default on their homes because of the economic crash.” Though the conversations were serious and difficult, “we unanimously decided that [the special fund] was the right thing to do,” Howard says.

“We announced to the congregation that anybody who was finding themselves in danger of eviction or defaulting on their mortgage, we are going to support you with this fund that we have set aside. That was just a tremendous sense of joy. We still have that fund, and we have dispersed money from it to our members.”

And the trade-off between the special fund and the building renovation was not as stark as they had originally imagined. “Eventually we did renovate our sanctuary in a really beautiful way,” Howard reports. “But we did it with fewer funds which changed the whole design, and in the end it actually was a win-win situation.”

How do we work toward these life-giving conversations around money? Frankly, it’s not easy. The good news is that those called to serve Christ’s church don’t have to do it alone.

The first step is to better understand your own relationship with money. We have all grown up in this culture of silence around money that pervades the church, and we can’t lead spiritually until we’ve done some work ourselves. Writing your money autobiography is a crucial first step to decoding the messages you grew up with, where your money values lie, and more. You can find a money autobiography guide at www.faithandmoneynetwork.org. After you’ve written it, talk about it with someone in your life.

Because we are taught to think of money almost exclusively as individuals, the Sunday church offering challenges our normal way of thinking about money. This makes it the perfect moment to connect money and faith. Resist the temptation to spiritualize it or only talk about giving. Instead, for example, tell the story behind one of your budget lines. Ask a question that prompts people to think about some specific aspect of their financial lives. Share a quote from one of the many religious thinkers who write about sabbath, consumption, giving, debt, or other money issue. What do you think would best serve your congregation?

Please re-read the story shared here from St. Mark Presbyterian Church. It models several aspects and results of faithful financial decision-making. Where is your church’s most joyful, life-giving story around money? Where are your biggest money challenges? Are there even a few people in your church that would like to explore their relationship to money together?

We can break the culture of secrecy around money in our churches. Transforming our relationship to money can free us to make money decisions out of faith rather than fear, develop solidarity with God’s wider community and respond to God’s call on our lives. How much more important could it be? 🙏

Mike Little leads the inward and outward work of Faith and Money Network as director. He fosters relationships with individuals and churches, leading reflections and discussions on the role of money in our lives as people of faith and in our work as the community of faith. He and FMN board member Susan Taylor are building a range of resources that individuals and churches can use to explore spirituality and money.

Helping Kids Live Simply

Jenny Moran

“I have given up newspapers in exchange for Tacitus and Thucydides, for Newton and Euclid; and I find myself much the happier.” -Thomas Jefferson

The quote above comes from a letter Thomas Jefferson wrote to his friend John Adams on January 21, 1812. Although written more than 200 years ago about print media, it beautifully summarizes our family’s experience with limiting the role television and visual media play in our lives. My husband and I have three children, an eleven-year-old son, and eight- and four-year-old daughters. We do not have cable, Netflix, Hulu, Apple TV, or even a basic HD box to watch network stations. Like Jefferson, we have replaced our “newspapers” with books and active time together.

We cut off our television consumption initially for financial reasons. I had accepted my first call to serve a congregation as pastor, and my husband was a graduate student dividing his time between writing his dissertation and caring for our children. We didn’t have extra money or the time to watch television. Without thinking much about it, we just never signed up for cable. It took a year or so for us to recognize the significant benefits we reaped by keeping television and media influences at a minimum in our lives.

First, and most obviously, the positive impact on our children and our family has been profound. Our son was reading Shakespeare plays by second grade and the full translation of Homer’s Iliad in fifth grade. Our daughter doesn’t know who the Kardashians are, but she does know who Martin Luther, Laura Ingalls, Helen Keller, and Sitting Bull were. Without a monthly cable or satellite bill to pay, we’ve had more flexible income to spend on letting the children explore a variety of interests. Our children spend their time swimming, playing basketball and baseball, Irish dancing, exploring the beauty of God’s creation, ice skating, reading, and playing the piano. While there are certainly times my husband and I need a break and pop in a movie on our DVD player for the kids, that has become a treat for the children and for us, rather than a regular part of the day. We are grateful for the many

ways keeping it simple helps us all learn and grow.

We recognize that our children need to understand and work with media in this world, so they do have limited time on the iPad our family shares and they complete homework on the computer. Our son plays a couple of hours of video games a week and our daughters both have a Minecraft world they continue to build and explore. But rather than have these activities be the primary thing they do all day, we work to keep them as just one option among many interesting things to do.

Often, a week will go by during which nobody plays video games or watches television. It’s been interesting to see the contrast between their behavior when they have screen time and their behavior when they don’t. Our children have less patience with each other, disobey more often, and are generally less content after watching television or playing video games. When we spend the day exploring other interests, they are much more happy and cooperative.

Second, we have found that we all experience less stress and more peace in our day-to-day lives when we aren’t subjected to the frequent vitriol that is on television 24/7. Thomas Jefferson once again describes our experience well when he writes that his news sources are “so false and so intemperate that they disturb tranquility without giving information” (from a letter written to Levi Lincoln in 1809). Not much has changed in 200 years! When I do watch television at the gym or when I travel, I am always amazed at how tense and worked up I get watching the news. Tranquility is not part of my television experience.

Yet when my husband, children, and I all sit down together to read, or we go swimming, or we pick strawberries, we experience a sense of peace. In his letter to the Philippians, the apostle Paul describes what brings us this kind of peace: “Whatever is true, whatever is noble, whatever is right, whatever is admirable—if anything is excellent or praiseworthy—think about such things. . .—and the peace of God will be with you.” We have to look hard for these good things in television and visual



media, but God has given us many true, noble, right, and admirable things in this world if we have eyes to see them. There is clearly a spiritual benefit for us and our children when we allow television to have a minimal role in our lives. Keeping it simple brings us peace as we draw closer to God and to one another.

Finally, we have learned that television desensitizes us to violence. It doesn't cause violence, but steadily viewing violence on television creates an unwitting tolerance in us. In our television days I had happily watched *Law & Order* and *CSI* rerun marathons. I was not at all bothered by the vivid crime scenes. A few years later, after we had been without television for a year, I was traveling for work and turned on *CSI* in the hotel room. I discovered that now I was not only horrified but also frightened by the reenactment of the crimes on the show. I had the same kind of physical reaction as I do when I drink caffeine after a long time without it. I am grateful that keeping things simple has helped our children understand that murder and violence do not have to be a "normal" part of our day-to-day life.

We didn't start off intending to keep things simple by limiting the role of television and media in our lives, but now we would never consider returning to our television days. Like Jefferson, we "couldn't be happier." 🙏

Jenny Moran is pastor of Christ's Community Church, a Moravian congregation in Maple Grove, Minnesota.

APPS REVIEWS

Measuring Your Life— Websites and Smart Phone Apps That Help and Teach

Steve Oelschlager

In the book *How Will You Measure Your Life?*, author Clayton Christensen offers the following insight:

A strategy—whether in companies or in life—is created through hundreds of everyday decisions about how you spend your time, energy, and money. With every moment of your time, every decision about how you spend your energy and your money, you are making a statement about what really matters to you.

How do you make sure that you're implementing the strategy you truly want to implement? Watch where your resources flow—the resource allocation process. If the decisions you make about where you invest your blood, sweat, and tears are not consistent with the person you aspire to be, you'll never become that person.

If you are curious how your resources flow, information technology can help you out. In the case of financial resources, here are two tools to consider.

MINT

For a complete picture of your inbound and outbound cash flows, Mint is a free tool that consolidates all your activities in one place. When configuring Mint, you give it online access to your various accounts (checking, credit cards, investments, pension) so that Mint can connect to those accounts every day and import any new transactions. The various line items can then be categorized to generate personal income and expense reports, net worth reports, and budgets. Mint can send periodic e-mails with account balances, reminders of bills that are due, and expenses relative to a budget. Mint is similar to Quicken (both are owned by Intuit) except Mint isn't time consuming, because it finds and enters transaction on its own. Mint can be accessed both through its website at mint.com and through its smart phone app.



FAMZOO

If you are a parent trying to teach your kids about money, FamZoo is a great tool for you. At the heart of FamZoo is a virtual family bank that allows you to move money between the Bank of Mom and Dad and your kids' accounts. Allowances can be implemented this way with automatic distribution to internal categories for spending, sharing, and saving. A debit card may be connected to these accounts so kids can spend and learn how to use a debit card. Information on card activity is available to parents. Credits and debits can be configured for completing jobs or failing to do chores. FamZoo costs as little as \$2.50 per month with a two-year contract. See famzoo.com for more details. A smart phone app is available for mobile access.



Steve Oelschlager is Stewardship Program Coordinator for the Evangelical Lutheran Church in America and a member of the Ecumenical Stewardship Center Resource Editorial Team.

Kids, Money & Values: Creative Ways to Teach Your Kids About Money

Patricia Schiff Estess and Irving Barocas, Betterway Books, 1994

It's no surprise that *Kids, Money & Values* is still in print: it gives practical ideas and exercises for parents and other adults to use with children. Authors Estess and Barocas first present a developmental chart of usual interests, skills and abilities of children from preschool age to the early teens as they relate to arithmetic, money, property, and honesty issues. Next they invite readers to answer a quiz about their own goals for the children they have in mind. Each chapter presents a scenario, then discusses different options for adult response to the child. Topics range from parenting and passing on values, to earning, saving and investing; and from spending, sharing and caring, to making responsible choices.

Allowances can help children learn to manage money, grow in their sense of control, and share in the family's resources. The authors advise keeping an allowance separate from chores, love, approval, punishment, and rewards. While kids are bombarded with "buy" messages

every day, Estess and Barocas recommend graduated ways to help them outgrow the I-want-what-I-want when-I-want-it syndrome.

The book also suggests ways children can make the connection between work and money within the family and in neighborhood involvement. The authors recommend ways to teach children to save on a regular basis, put off satisfaction for a reasonable time, and find other ways to help their savings grow. Most powerful, children look to their parents to model the behavior they teach.

When it comes to spending, *Kids, Money & Values* recommends ways for children to discover how to trade items, talk back to television commercials, and learn about sales pitches. The book also gives tips for helping kids become better consumers. Best of all, in each chapter the authors recommend what adults can do when children make mistakes, so they can learn from their experiences and move on.

Review by Betsy Schwarzentraub, writer and retired United Methodist minister. She is the author of *Afire with God: Becoming Spirited Stewards* and the 2012-16 United Methodist Guidelines book on stewardship. Find her resources and blogs at generousstewards.wordpress.com. Betsy also is a member of the Ecumenical Stewardship Center Resource Editorial Team.

Simple Rules for Money: John Wesley on Earning, Saving, & Giving

James A. Harnish, Abingdon Press, 2009

In *Simple Rules for Money*, James Harnish offers Methodist founder John Wesley's guidelines for financial living, still strikingly appropriate for us today. "Wesley's rules are not about fund-raising for the church," he states. "They are about practicing the spiritual discipline of generosity so that we become generous people whose lives are shaped in the likeness of an extravagantly generous God."

In this small book, individuals or study groups can delve into Wesley's admonition to "gain [or earn] all you can, save all you can, give all you can." With help from the included discussion questions, it prompts readers to realign their daily habits.

Earn all you can, says Harnish, but not by harming your health, hurting your neighbor, or damaging your soul. Work at your livelihood supported by your Christian community and financial counselors, trusting God in the process.

"Save all you can" means not to waste money on things that derail us from our relationship with God. Here the author offers eight real-life steps we can take to counter our instant-gratification, credit card-addicted culture.

"For Christ-followers," Harnish says, "giving is a defiant act of rebellion against the insatiable power of greed." Wesley's phrase "give all you can" is not about giving from our financial leftovers but about "a total reorientation of our financial life around our commitment to Christ." He then highlights Wesley's four challenging questions to ask ourselves before we make any expenditure.

Summarizing Wesley's outlook, *Simple Rules for Money* affirms that generosity is a non-negotiable Christian practice. It requires planning, motivated by our identity as children of God. And it results in joy, as we see our generosity "touch[ing] the life of this world with the love and grace of God."

Review by Betsy Schwarzentraub, writer and retired United Methodist minister. She is the author of *Afire with God: Becoming Spirited Stewards* and the 2012-16 United Methodist Guidelines book on stewardship. Find her resources and blogs at generousstewards.wordpress.com. Betsy also is a member of the Ecumenical Stewardship Center Resource Editorial Team.

be thrifty...not cheap: How to Live Better with Less

Edited by Pia Catton and Califia Suntree, Workman Publishing, New York, NY, 2010

Want a practical guide for living the simple life? Try reading be *thrifty** (...not cheap!). The book's subtitle summarizes the content beautifully: *How to Live Better with Less*. It even provides a little help by embedding a brand new penny in the front cover!

In the introductory chapter, the editors point out that the noun *thrift* is derived from the verb *thrive*. This book is not a guide about how to live on the cheap. Rather it is a great resource for learning to thrive using the resources available to us.

To be sure, the book is thoroughly secular. There are no references to faith or God. So, if you are looking for a practical daily living devotional book, look elsewhere. Nonetheless, it is extremely useful for all—including Christians who want a practical guide to faithful, daily stewardship.

The editors collected ideas, recipes, do-it-yourself instructions, and illustrations from the works of some 100 journalists, writers, and experts. And of course, the authors added their own contributions—thoughts and ideas—to make this a thoroughly practical, enjoyable book to help the average person make the most of their time, talent, and treasure.

The book's format is largely that of a reference book. But a cover-to-cover read is enjoyable, providing outside-the-box ideas covering a multitude of topics. Every aspect of household management is addressed: home repair to car maintenance, gardening, cooking, groceries, vacations and leisure, entertainment, health, hospitality, pets and, of course, money management.

In addition to the general table of contents at the beginning of the book, each chapter is preceded by a table of contents, making the book both easy to read, and a quick reference resource.

As an example, in the chapter entitled "Taking Care of You," instructions for several projects are included. How-to instructions are provided for: sewing on a button, letting down a hem and cutting hair. Recipes are plentiful, as well. One of the better callout articles, "Dealing with the Gimmes," speaks to the issue of wants vs. needs especially as related to teaching children the difference.

Along the way I found hundreds of very practical ideas and tips for living a more simple life. I highly recommend this practical guide for anyone who wants to live simply and thrive!

Review by Dr. Marc L. Kirchoff, Director of Development for The Foundation for Evangelism and a member of the Ecumenical Stewardship Center Resource Editorial Team.

The Power of Enough: Finding Contentment by Putting Stuff in Its Place

Lynn Miller, MMA, Evangel Press, 2003

In his book, *The Power of Enough*, Lynn Miller teaches the importance of being satisfied with enough. Guided by biblical principles, Miller writes from the Anabaptist cultural perspective that has historically valued simplicity.

Miller explains in theological, philosophical, and practical ways how individuals can consider their relationship with money and how to take a healthy perspective within a North American culture that values the newer, bigger, and better. He makes even the most theological passages approachable with his casual,

personal storytelling style.

Instead of telling readers that money is bad or that they should deny themselves, Miller emphasizes a measured attitude toward money and things that leaves a person satisfied because they have "neither too little nor too much."

The book includes study questions that make it great for study groups and Sunday schools. Miller's book can be found used on Amazon.

Review by Sara Alvarez, Marketing Manager for Everence and a member of the Ecumenical Stewardship Center Resource Editorial Team.

The UNkingdom of God

Mark Van Steenwyk, Downers Grove,
IL: InterVarsity, 2013

Mark is founder and pastor of Mennonite Worker, a small intentional community (commune) in a poorer neighborhood of Minneapolis. The second and fourth chapters of Acts portray the church after Pentecost as a community of radical simplicity and sharing. While not evident much in the rest of the New Testament, and while always a minority position, this model of community has a persistent presence throughout the history of Jesus-followers, including the Mennonite Worker community today.

The book, parts of it autobiographical, is about Mark's understanding of what it means to follow Jesus here and now. Mark will make you uncomfortable. To give you a flavor of the book, here are some quotes:

- "Our entire way of life depends on this pursuit [of security, prosperity, and control]. Yet it is contrary to the life and teachings of Jesus." (28)
- "We are willing, when we can afford it, to use special light bulbs and buy biodegradable dish soap. But are we willing to radically simplify our lives?" (31)
- "Repent of this thing we call Christianity and seek to follow Jesus." (55)
- "The kingdom of God . . . is what life would be like on earth, here and now, if God were king." (95)
- "I don't protest to effect change in the world. I protest to effect change in me and to show my son a different image of the world." (135)
- "The goal of downward mobility isn't mere charity, but solidarity." (160)
- "Hospitality is at the heart of Christianity. And, by definition, it is practiced with strangers." (171)
- "Revolution doesn't begin by the seizing of power, the toppling of governments. . . . It begins with love." (177)

Even if we do not personally live out this model, this book may help us to ask questions of our own faith: Are we really looking to Jesus for guidance in living? Is our faith really shaping our lives? Is our faith about changing other people, or about being changed ourselves? Are we paying attention to the people around us?

Review by Hermann Weinlick, retired Moravian pastor and ecumenical officer for the Moravian Church in North America. His work as a freelance editor includes copyediting the Feasting on the Word lectionary commentary. Hermann also is a member of the Ecumenical Stewardship Center Resource Editorial Team.

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