

The Joy of Money



The theological preamble to leaflets about church giving are not usually very exciting. Which is a shame on two fronts. For one thing, people generally don't give generously when they are not enthused. More importantly, though, thinking about giving has the potential to take us into some of the most exciting Christian living possible.

In the very beginning

Why is there anything at all? Why did God choose to create?

Some have said that perhaps God was lonely, or bored – that he created the world to somehow 'complete' himself. Such suggestions, however, are rejected by classic Jewish-Christian theology, resting firmly upon the witness of prophets like the Second Isaiah.

God is God: before whom all the galaxies and stars are but a speck. He is infinite, incomprehensible mystery, with no lack that we or anything else needs to supply. Creation does not spring from divine poverty, but from the overflowing, vibrant, richness of the God's life.

How do we know of that abundant life? The resurrection of Jesus was a turning point of the world. In that bewildering dawn, Christians started to glimpse that 'God' was something like a shared life, a relationship, between Jesus and the one he called 'Father' (and indeed, though it took more time to really see this third movement in this pattern – the 'Spirit').

God was something like Love; indeed St John says simply, God is Love.



Overflowing Love – Most Truly Myself

And what does Love do? Love rejoices, it sings, it dances, it bursts out of itself. We know this ourselves, in our own best moments – when men and women pour themselves out of each other into each other to make children; when artists and musicians spend themselves totally to make beauty.



Nobody *needs* to do these things – or perhaps we can say that the only kind of 'need' which is relevant here is that by doing them we are most ourselves, we finally do what we were made to do and so find our deepest happiness. In joyful, outflowing love we become what we were always meant to be, the image and likeness of God.

This self-giving love is what God does in creation, and it is what He does in redemption.

Faced with all the unloving misery of human sin, what does God do? He loves us to the end. Stripping himself naked and opening wide his arms he says to us:

'This is my body, given for you.'

Jesus Christ is the supreme act of Love: He simply *is* Love, God, translated into humanity, journeying into the depths of human failure, flooding even the halls of hell. The resurrection shows that

God's life alone has the power to raise us from there once again. Love sets humans free to be really human – to be in the image of God, to be love.

Turning the Key – Unlocking Christian Living

That's what being a Christian is about: being made pure love. As the early Christian maxim classically put it: 'God became human, so that we might become divine.'



The process of transformation that is the Christian life is set loose when we commit ourselves to God. Through the power of Jesus and his Spirit working in us we start to become love. It can be a long, slow, challenging transformation. It calls us to learn the steps of the Master's dance of self-giving – that's what discipleship's all about and it should touch every element of our nature.

So Christians are, for example, people who are learning to be good listeners – who give deep, steady attention to people, and don't let their own internal noise get in the way of hearing what others try to say. They are people who are learning how to be good lovers, for whom sexual desire steadily becomes more about communion than personal gratification; who are learning to forgive – not merely to not hold a grudge, but to actively seek the good of their enemies.

Transformation – Discipleship Route 1!

And then of course there is money: not the only dimension of life to be transformed but, as Jesus suggested, a very telling one: 'for where your treasure is, there is your heart.' The Christian's money, like everything else about us, is to be an expression of loving joy. It must not be clung to defensively, but be shared to build up communion and further the Mission of Jesus.

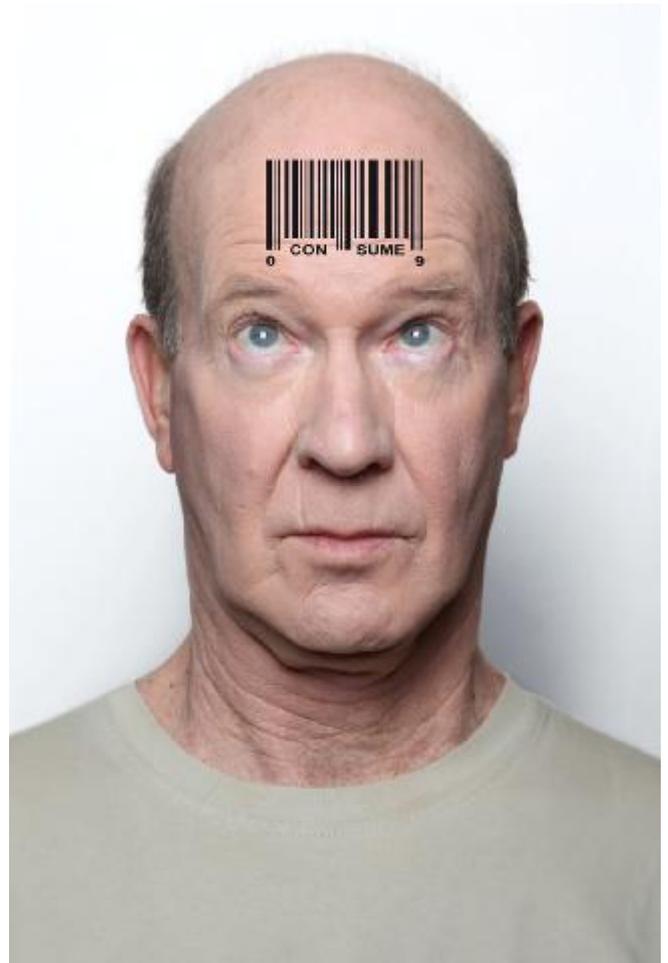
That's the insight that lies behind the common sentiment of the early church Fathers, which sounds so startling to us now: whatever you have that you do not *need* – belongs to the poor. And if you retain it when confronted by their need, you are stealing from the poor and – as in the parable of the sheep and the goats – from Jesus himself.

This is where the guilt threatens to descend isn't it?

Most of us are deeply, deeply unconverted in this area. Even if the teaching about only retaining what you *need* has penetrated our consciousness –and it is striking how seldom it is preached – we entertain notions of 'need' which are no such thing: the 'need' for holidays abroad, for private school fees, for expensive gadgets, for meals in restaurants, football season tickets.

There may be good reasons for choosing such things in life, but we should not use the term "need" to disguise from ourselves the reality that usually these are things we choose to do with our money when we might have done other things.

We're uncomfortably aware that self-offering not self-possession is the life Jesus called us to, yet our attachment to the things of this world can be like an addiction. And for those of us who have grown up drowning in the fanatical consumerism of the western world it might even be our greatest addiction. So beginning to address it is one of the most profound steps of Christian discipleship we will ever take. The recognition that by and large we do not do so probably means that most Christians live in a state of more or less conscious guilt about this most manifest failure of our discipleship.



Be Transformed and Renewed

Implicit in this is a rather disturbing thought, which perhaps we need to dwell on: that another mark of the image of God is going to be a progressive detachment from some of the deepest impulses of our culture. That culture, broadly speaking, is about forming consumers: making us believe that happiness lies in the abundance of possessions and the lifestyle of the rich. Being a disciple is about being progressively unhooked from that. Be not conformed to this world, Paul said, but be transformed by the renewal of your mind: this is the sort of thing he meant.

And that spiritual transformation will have outward consequences: in comparison with the average for their income bracket Christians probably will have smaller houses, cheaper cars, less jewellery – insert your particular poison: discipleship means being weaned from it. The world should look at us and see a puzzling people, moving to a different beat. That by and large they don't is perhaps the greatest reason for the relative failure of much evangelism.

Giving to What?

Nothing has been said so far about *what* we should give to – beyond the broad statement that our money is to become an expression of divine love building communion and enabling mission. The aim here is *not* to simplistically say that Christians should give lots of money to the Church: but rather that financial discipleship, is as integral to being a Christian as anything else Jesus' teaching implies – indeed for those bred in a consumer culture it is central to what it means to be a Disciple. What matters is the kind of people we are becoming and the forward momentum of God's mission.

This suggests a delightful thought experiment: imagine some spectacularly rich person said they would meet all the church's costs and then some, so that the church's *need* for its members' giving vanished. Such an astonishing event would make no difference whatsoever to what we have said of the place of giving in God's purposes for your life. The call to give comes from the heart of God because God knows that when we heed his voice we will become most truly ourselves rather than shadows of people wandering in a wasteland world.

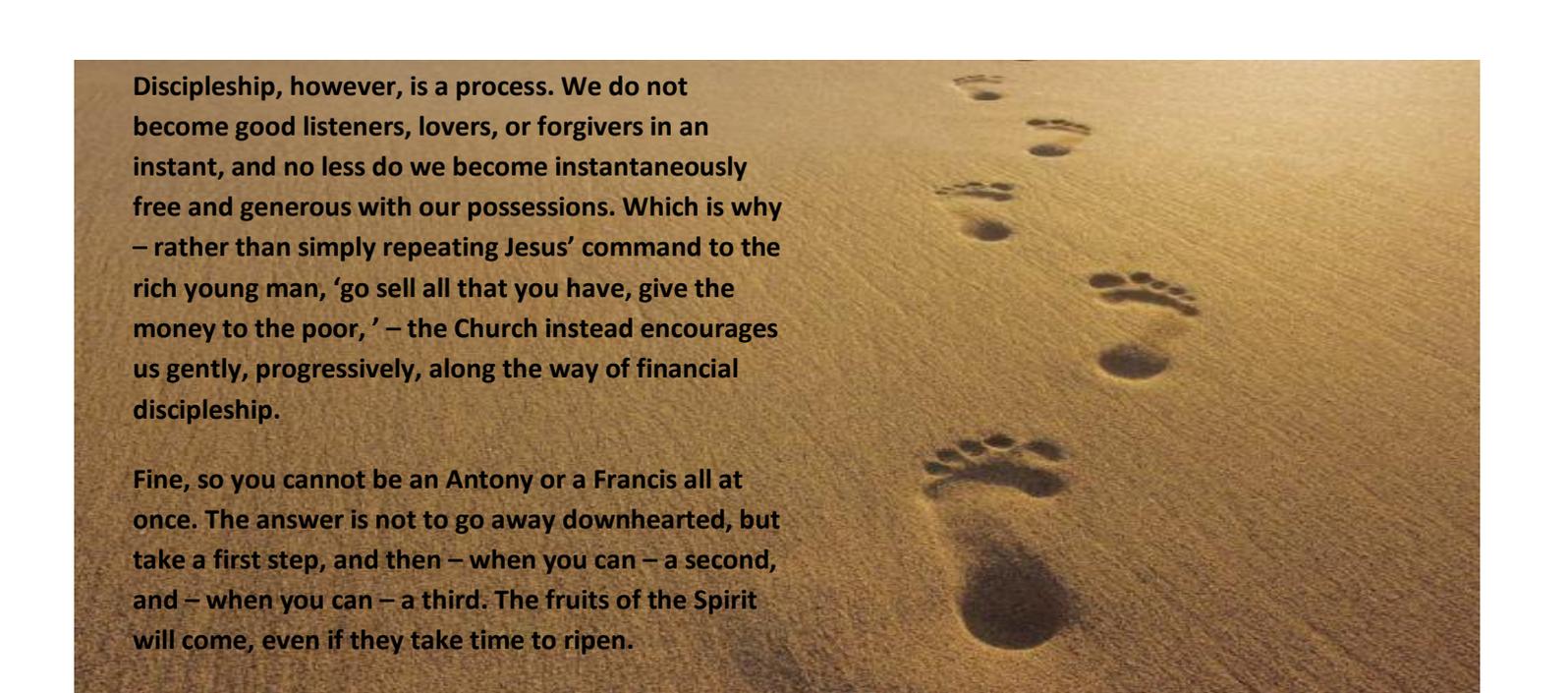
Of course, we don't live in such an England, and the mission of the Church *does* depend on the voluntary giving of its members. In all normal circumstances, therefore, a key element in the regular, reviewed, proportional, sometimes excessive giving of the Christian should be to the Church. If we think the Gospel is the truth that sets us free, then it is worth giving money to ensure that the Gospel is preached. If we believe that the love of God transforms broken lives then we should yearn to give so that the Church can allow as many people as possible to experience God's love in transforming action.

We should not, please note, give primarily to ensure that *our* parish has a stipendiary priest, or a new parish centre, or an expensive organ. That may or may not be one outcome of our giving, but the test must be how our money can *best* advance the mission of Jesus – and that might well mean it being spent quite elsewhere than in our parish, on our projects. Indeed Jesus' crucial teaching on the widow's mite tells us quite clearly that the better off we are the more we should expect this to be the case as we experience the joy and transformation of giving with no expectation of return.

Part of being an Anglican is about belonging to a regional, national and international mission, not merely a parochial one. We take care of one another. Merely parochial giving, which seeks above all what our local community - or worse, congregation - can get out of it, is not much more than a different form of the selfishness Jesus came to exorcise from us.

So, giving to the Church is a key element, but not the only element. In each place where the signs of God's kingdom are becoming evident we can discern God's Spirit is at work. So Christian financial discipleship should also include giving to organisations that advance the growth of the kingdom. Balancing the directions of our giving should be a matter for each individual conscience. But balance there must be.



A close-up photograph of footprints in sand, receding into the distance. The footprints are dark and well-defined against the light-colored sand. The perspective is from a low angle, looking down at the tracks.

Discipleship, however, is a process. We do not become good listeners, lovers, or forgivers in an instant, and no less do we become instantaneously free and generous with our possessions. Which is why – rather than simply repeating Jesus’ command to the rich young man, ‘go sell all that you have, give the money to the poor,’ – the Church instead encourages us gently, progressively, along the way of financial discipleship.

Fine, so you cannot be an Antony or a Francis all at once. The answer is not to go away downhearted, but take a first step, and then – when you can – a second, and – when you can – a third. The fruits of the Spirit will come, even if they take time to ripen.

Way-markers of Christian Transformation

There are signposts, wisdom helping us know whether in this area our discipleship is on track. So, for example:

- **regular:**

Is my financial giving a structured, regular discipline? I should not wait till I feel like giving – for most of us such feelings may be relatively rare. I need to be weaned out of my addiction, and that happens above all through habit. I must give until it is something I do instinctively; until it is simply the natural thing. Practically speaking, for those of us who can, that means giving through a direct debit or similar scheme.

- **reviewed:**

The danger of regularity, is that we stop thinking about our giving – we subconsciously decide that God has had his ‘bit’. Thus, we also need to *review* our giving. Each New Year, or Lent, might be a good time for this. The expectation for most of us should be that our giving is gradually going up as our discipleship progresses.

- **proportional:**

What matters is not the absolute sum that we give. The widow in the Temple gave a lot less than her rich neighbours. What matters is what that sum means to us. Is it enough to help us confront greed and acquisitiveness in our lives. One signpost towards this is to say that we should give, at minimum, a certain proportion of our income. The Church of England recommends 5% of our net income given to the Church: enough to make a real dent in our greed, not so much as to seem impossible. But note – it suggests this as a guide, and as a minimum. As with everything about the Gospel, the point is not to meet a target but to become love.

- **excessive:**

That the point is to become love suggests a final characteristic of financial giving. We have said that it should be regular, structured, disciplined. It needs to be all those things, but as we grow in grace, we can hope that it will become wild, free, excessive, like the love of God in creation and redemption. Just as sometimes the daily round of prayer explodes into an all-night vigil, or as a congregation begins to sing in tongues or dance, so on occasion maybe our giving should burst beyond discipline. Spontaneous, excessive generosity – that is the mark of the image of God, of the people we are becoming.

Deep, Steady, Free...

Giving, of all sorts, is exciting. Financial giving, in particular for those who have grown in the arid desert of consumer culture, will in time lead the soul to sing. Deep, steady, free generosity is a kind of beautiful freedom which is part of the glorious inheritance of the children of God. It was what we were made for: not to clutch things tightly to ourselves, to curl up inwardly and defensively against the world. We were made to be joy, and Jesus will make us joy – and if his work has penetrated as far as our money, then we are indeed on the way to our final and truest happiness. Glory be to God.