

Financial Fears and People of Faith

The financial foundations of our nation (and the world) have been shaken by events recently on Wall Street and the world's financial markets. These issues have certainly affected Main Street where you and I live, too. Folks in our communities and congregations are seeing their jobs disappear with layoffs. Others are seeing their 401(k)s or pensions shrink because of the plummeting stock market. Things look bleak. The financial concerns of the members and friends of our congregation will no doubt influence how folks look at their giving to the church just as it impacts all of their other financial decisions in the days and months ahead.

So what are we to do as people of faith? Do we wring our hands and give up or give in? Do we pull back from giving and supporting ministries in the local church and the wider church because of our financial fears? The other day I heard Dr. Jeff Greenway, senior pastor at Reynoldsburg United Methodist Church challenge a group of pastors when he said that we need to be planting during the time of famine.

These days of economic crisis will be filled with opportunities and challenges for congregations. Opportunities will arise as folks look to the church for answers to their economic woes. I don't mean just economic assistance (although there will be that) but also spiritual guidance when it comes to the questions of "Why me?" – "How did I lose my job?" or "Why was my mortgage foreclosed?"

Others will be looking for help as they sort out the priorities for their lives including finances. Here are some examples of the kinds of materials available as congregations help members and friends and the wider community cope with personal financial issues:

- Financial Peace University (Dave Ramsey, author <http://www.daveramsey.com/fpu/home/>)
- Good Sense (from Willow Creek <http://www.goodsenseministry.com/>),
- *Money Matters* by Mike Slaughter (<http://www.cokesbury.com> search on "money matters" for all the resources of this program).

These classes have been popular in many churches already as folks attempt to get their credit card debt under control. If your church is not offering one of these classes for your members and friends and/or for the community, now is a great opportunity to take advantage of folk's interest in the topic of personal finances.

And there will be challenges for congregations as members and friends review their personal/family finances. This will put pressure on church budgets and finances. It will probably be difficult for many congregations to raise their budgets or extend their ministries in this challenging economic environment. Some congregations will face most likely face trimming their budgets. So what are we to do?

I recently read a good article on this topic in Alban Weekly an email from the Alban Institute. The article was entitled "Our Worth Comes from God, Not Money." The author is James Hudnut-Beumler (the article is adapted from his book *Generous Saints: Congregations Rethinking Ethics and Money*). The author of this article begins it this way:

In many congregations, talking about money is taboo. That we don't talk about money doesn't mean we don't worry about it, though. In fact, most Americans worry about it constantly. Are we saving enough? Will Social Security be there for us when we are old? Will the nursing home costs for our aging parents clean us out just in time to prevent us from sending our children to college? And now, how will the mortgage lending crisis and the sharp declines in stock values affect me and my family?

He points out that many people with such worries keep them to themselves or

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maybe share them with their spouses. Rarely do they discuss these matters with their pastor or with other church members.

Hudnut-Beumler suggests that one of the best ways people can be the church together in a money-dominated age is to break the taboo against discussing money and money worries. He notes, "If we are concerned about having enough money to care for others or ourselves, or with meeting payments, let's confess those concerns to our brothers and sisters in a supportive setting. A burden confessed is a burden shared."

He goes on to talk about the importance of listening to one another at a deeper level. When someone shares a financial problem, our first inclination is to try to find a quick fix. Most of us need more than that. We need to encourage and engage one another below the surface levels. The place to begin is with leading persons to say what's in their hearts and then following up the comment with a question related to hopes and fears.

Hudnut-Beumler says that we also need to tell the stories of generous saints in our midst. He reminds us that the way to encourage generosity is to recognize it publicly and to support those who display its virtues.

“The people of God know something that others don’t,” points out Hudnut-Beumler. He says that Christians know that their worth comes from God and not from money – not from money earned, hoarded, spent to purchase things, or used to exercise power. Once people see this truth, they can see that they have things going for them, for they are gifted with an abundance of skills and stories, opportunities for love and service, and with one another. Hudnut-Beumler concludes by declaring:

The people of God know that they have things money cannot buy; they know they are rich in things of the soul. The job of the contemporary congregation is, as always, to increase love and understanding of God and love toward the neighbor. Lest money stand in the way of love, congregations must become places where the abundant gifts of God to the people of God become known and celebrated.

Back at Reynoldsburg, Jeff Greenway shared that he and his ministry team are seeking to address the issue by honestly confronting the financial concerns and questions facing most people today by taking this approach:

The common world view of finance goes like this:

LIFESTYLE--we live above our income--in 2007, 42% of Americans spent more than they made

DEBT--we charge what we want--not what we NEED--we spend money we do not have, to buy things we do not need, to impress people we do not care about
SAVINGS--most Americans save only when our employers require it
GIVING--we give out of what is left--if anything

However, here is the message with which Greenway wants to challenge the members and friends of RUMC:

The Biblical world view of our finances has a dramatically different order:
GIVING--everyone should give something with the goal being the TITHE
SAVING--everyone should save something for short term needs, and long term stability
GET OF OF DEBT--we should ruthlessly work to get rid of all consumer debt (credit cards, car payments, etc.)
LIFESTYLE--we deliberately choose to live under our income

It is the work of ministry leaders (both lay and clergy) to help members and friends of their congregations and persons in the wider community to work through these issues especially in troubled times such as these.

We are people of faith, and we have a message of hope to offer to a world that needs hope today. Let us take up that task as we face the future before us.