

Talking Dollars & Sense

Leading Theological
Discussions on Money

BRENDAN J. BARNICLE



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Church Publishing
19 East 34th Street
New York, NY 10016

Cover design by Jennifer Kopec, 2Pug Design
Typeset by Rose Design

Library of Congress Cataloging-in-Publication Data

Names: Barnicle, Brendan, author.

Title: Talking dollars and sense : leading theological discussions on money
/ Brendan J. Barnicle.

Description: New York, NY : Church Publishing, [2022] | Includes
bibliographical references.

Identifiers: LCCN 2021041817 (print) | LCCN 2021041818 (ebook) |
ISBN 9781640654488 (paperback) | ISBN 9781640654495 (epub)

Subjects: LCSH: Wealth--Religious aspects--Christianity. | Money--Religious
aspects--Christianity. | Christian leadership. | Church finance. |
Christian giving. | Finance, Personal--Religious aspects--Christianity.
| Christian stewardship.

Classification: LCC BR115.W4 B37 2022 (print) | LCC BR115.W4 (ebook) |
DDC 241/.68--dc23

LC record available at <https://lccn.loc.gov/2021041817>

LC ebook record available at <https://lccn.loc.gov/2021041818>

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“What Are We Afraid Of?”

Financial Anxiety Inside and Outside of Church

Generally, people are anxious about money because they fear that they do not have enough. Without adequate money, they worry about their safety and well-being. A recent study from PNC Advisors found that even wealthy people share this fear. Most people believe that in order to feel secure, they need to double their current net worth, regardless of their financial status.¹ The research surveys conducted for this book confirmed these findings. In fact, in some of the surveys, people with the lowest incomes reported less financial anxiety than those with midlevel incomes. Typically, however, financial anxiety is inversely related to income. The higher your income, the less likely it is that you will experience anxiety. Notably, some affluent people are embarrassed by their wealth or the ways in which they earned it, and they are equally uncomfortable talking about their financial concerns. It seems that no one can escape financial anxiety. Yet, no one wants to talk about it, which only feeds the anxiety.

1. Jim Wallis, *Rediscovering Values: A Guide for Economic and Moral Recovery* (New York: Howard Books, 2011), 110.

From the surveys and focus groups completed for this book, respondents reported both financial anxiety and a strong Christian faith; relatively few, however, had any interest in theological discussions of money. When people hear about money in church, many automatically assume that the church is asking for money, and they tune out altogether. Other people find open discussions of money and church completely irreconcilable. They come to church to elevate their souls, and they presume talk of money will do the exact opposite for them. Survey respondents claimed little interest in classes on theology and money or discussions of money during worship, yet they were open to innovative ways of talking about money in church. A survey of clergy found similar results. For example, they expressed considerable interest in applying the concept of the Trinity to personal finances. If we refer to the Trinity as Creator, Redeemer, and Sustainer, rather than as Father, Son, and Holy Spirit, what might it mean to spend our money in ways that are creative, redemptive, and sustaining? If the Trinity is a community of three persons, what would it mean to spend our money in ways that are cooperative, communal, and anticompetitive, as suggested by the social Trinity? Could a Trinitarian approach to money reduce our financial anxiety? Or would it merely shift the focus? Could it help create a more just and equitable economy? These questions intrigued people in the focus groups, and they are the types of questions that can drive a theological discussion of money.

This chapter considers the myriad reasons for financial anxiety. Theologically, financial anxiety has roots in materialism, idolatry, mimetic desire (i.e., the desire to have what others have), envy and rivalry, and individualism. These themes run throughout scripture and Christian theology. Recalling the ways in which the church has discussed these topics in the past should help us understand how to cope with our own financial anxiety and how to care for others who experience it.

Materialism

Since the 1960s, social scientists have observed a dramatic increase in materialism around the world. Materialism is defined as “a pre-occupation with or stress upon material rather than intellectual or spiritual things.”² Several factors are fueling the growth of global materialism, but perhaps the most significant is the need of individuals for identity and a sense of self. Material objects can help us define ourselves, and advertisers have reinforced the power of their brands to serve this end. Products have become aspirational. At some level, advertisers have convinced us that their products will make us happier and healthier. Consequently, in challenging times, people are increasingly turning to material things to define themselves. In their 1981 book *The Meaning of Things: Domestic Symbols and the Self*, sociologists Mihaly Csikszentmihalyi and Eugene Rochberg-Halton concluded that “things embody goals, make skills manifest and shape the identities of their users.”³

Material possessions are not inherently bad. In fact, they can enhance individual spirituality and congregational worship. However, material things become a problem when people become too dependent on them to define their lives. Ultimately, objects and possessions fail to satisfy human desires, and they lead to greater anxiety and the unquenchable desire for more. As a result, materialism frequently drives both envy and rivalry. Therefore, Csikszentmihalyi and Rochberg-Halton advocate striking a balance between our need for material objects and the way in which those objects build self-perception. Sadly, humans have not heeded their advice.

2. Merriam-Webster Dictionary, s.v. “materialism,” accessed September 29, 2020, <https://www.merriam-webster.com/dictionary/materialism>.

3. Mihaly Csikszentmihalyi and Eugene Rochberg-Halton, *The Meaning of Things: Domestic Symbols and the Self* (Cambridge: Cambridge University Press, 1981), 1.

Long before Csikszentmihalyi and Rochberg-Halton, Jesus and many Christian theologians warned about the risks of materialism and argued for simple lifestyles. The patristic fathers; Thomas Aquinas; twentieth-century Msgr. John Ryan, S.J.; and, most recently, Bishop Julio Murray of Panama have all been proponents for a “virtue of sufficiency.” A virtue of sufficiency compels people to keep only the money they need to support themselves and to share the rest with others. This virtue presupposes that God’s abundance is sufficient to take care of everyone as long as people are willing to share. However, the virtue of sufficiency runs into a challenge when it comes to the specifics of determining what is sufficient. What is sufficient for one person might not be sufficient for another. In the past, various religious leaders have tried to establish guidelines for sufficiency. Today, some people are continuing this effort. One recent example is the Plentitude Movement, which encourages people to embrace a world of abundance rather than scarcity.⁴ Communities within the Plentitude Movement share their resources and barter their goods and services. The Plentitude Movement is new, but similar movements follow a long tradition of intentional communities that value simplicity. From St. Benedict’s Rule of Life to St. Francis’s embrace of poverty, from Amos Bronson Alcott’s transcendentalist commune to the Catholic Worker communities, all have tried to offer an alternative economic lifestyle and a new understanding of sufficiency. Members of Christian communities have consistently sought ways to embrace simplicity and overcome materialism. Yet, despite these valiant efforts, materialism continues to gain strength around the world.

Materialism has two direct impacts on financial anxiety. First, it creates anxiety because people are misled to believe that they do not have enough. They are seduced by the false belief that they need

4. Juliet B. Schor, *Plentitude: The New Economics of True Wealth* (New York: Penguin Press, 2010), 4–7.

more things to fully define themselves. This anxiety can manifest as hoarding at one extreme and excessive frugality at the other. People want others to acknowledge and appreciate them, and they believe that possessions will help them achieve this goal. People also want to possess more than their peers. In fact, studies show that people care more about their relative economic position than their absolute position.⁵ Finally, people are deathly afraid of downward mobility.⁶ Downward mobility is anathema to the American dream, and most will go to tremendous lengths to limit their losses. Therefore, materialism inevitably puts people in conflict with each other, creating envy and rivalry as individuals try to outdo each other.

Materialism also creates financial anxiety because people buy things they cannot afford. As a result, they rack up enormous consumer debt, which creates ongoing anxiety in the struggle to pay off those debts. Debt has the potential to reduce human beings, who are equal in God’s eyes, into a dominant creditor and a subordinate debtor. The Israelites understood the disorienting impact of debt and sought to manage it with prohibitions against usury, the Jubilee’s cancellation of debts, and the Sabbath.⁷ Psalm 37:21 even suggests that it is virtuous to forgive debts and a blessing to have one’s debt forgiven: “The wicked borrow, and do not pay back, but the righteous are generous and keep giving” (Ps 37:21). While it may sound like a chastisement of debtors, it really only criticizes those who do not repay their own debts and forgive debts owed to them. The Israelites also realized that money was meant to circulate through the economy. When one individual accumulated a lot of money, this capital was not put to work in the economy. Conversely,

5. Robert Skidelsky and Edward Skidelsky, *How Much Is Enough: Money and the Good Life* (New York: Other Press, 2012), 149.

6. Gawain de Leeuw, *The Body of Christ in a Market Economy: An Anglican Inquiry into Economic Thinking* (New York: Peter Lang, 2019), 78–79.

7. de Leeuw, *Body of Christ*, 12–14.

as money changed hands, more people benefited from it. Therefore, the Israelites rightly feared that accumulated wealth and debt would disrupt the economy's proper functioning.

The various causes of financial anxiety are discussed in much of the current secular writing on the topic. There are several practical personal financial solutions: creating budgets, following one's credit score, and working with a financial advisor. These are all sound practical steps, but they do not address the underlying causes of materialism and financial anxiety: idolatry, mimetic desire, envy and rivalry, and individualism. Fortunately, a theological discussion of money can shed light on these issues.

Idolatry

Following the Exodus from Egypt, the Israelites focused on the second commandment against idolatry: "You shall not make for yourself an idol, whether in the form of anything that is in heaven above, or that is on the earth beneath, or that is in the water under the earth. You shall not bow down to them or worship them" (Exod. 20:4–5). Yet, Israel still succumbed to idolatry, and the Israelites created the Golden Calf at the base of Mount Sinai (Exod. 32:4). They understood how tempting it can be to have a concrete idol that serves as a stand-in for an invisible God. Numerous things can become idols in our lives, but money is one of the most popular and seductive. It can fund armies, industries, and space exploration. It can have enormous impact on politics and culture.

The writers of Deuteronomy understood the link between idolatry and desire. In Deuteronomy 7:25, when describing the divine covenant, Moses declared, "The images of their gods you shall burn with fire. Do not covet the silver or the gold that is on them and take it for yourself, because you could be ensnared by it; for it is abhorrent to the Lord your God." Biblical scholar Walter Brueggemann points out that this language reveals a deep concern that coveting is

dangerous because that which we covet frequently becomes an idol for us, drawing us away from God and from each other.⁸

Mimetic Desire

In an increasingly connected and global context, memetic desire can extend to virtually everyone and everything. Global capitalism seeks to reinforce perceived needs and desires as a way to drive ongoing sales. If people do not already feel that they need what others have, advertising has encouraged their desire and validated it. Subsequently, people feel even greater pressure to acquire the things that other people have. Internet platforms have accelerated mimetic desire, and they understand our desires better than we understand them ourselves. Moreover, the algorithms that run these platforms know how to manipulate our desires. The internet is largely designed to entice us into spending more time online so that advertisers can sell more things to us. In addition, as we spend time online, internet platforms learn about us, which enhances their ability to exploit us and our desires. The business models behind these platforms are designed to convert our wants into needs, which drives greater financial anxiety.

In biblical terms, mimetic desire is known as covetousness. The Israelites also focused on the tenth commandment against coveting: “You shall not covet your neighbor’s house; you shall not covet your neighbor’s wife, or male or female slave, or ox, or donkey, or anything that belongs to your neighbor” (Exod. 20:17). The Israelites understood that desire fuels coveting and that coveting can be incredibly powerful, seductive, and disruptive. Israel had experienced it. The book of Genesis documents Pharaoh’s endless coveting and its tragic consequences for Israel. When the Israelites were enslaved in Egypt, they were forced to work endlessly to satiate

8. Walter Brueggemann, *Money and Possessions* (Louisville, KY: Westminster John Knox Press, 2016), 39.

Pharaoh's unrelenting fear about not having enough grain to sustain himself and his court. In a different context, the sons of Jacob abandoned their brother Joseph to slavery because they coveted their father's attention. Coveting is not only about desiring what belongs to another; it also includes seizing what belongs to another.⁹

Arguably, the threat from covetousness is even greater today than it was for the Israelites. Covetousness is rarely viewed as a sin in modern culture—in fact, it might even be framed positively as ambition or enthusiasm—yet it has dire consequences. The sin of coveting can lead to other sins, including stealing (sixth commandment), adultery (seventh commandment), and bearing false witness (eighth commandment). In fact, Brueggemann argues that covetousness ultimately leads to idolatry (second commandment), rather than the other way around.¹⁰ René Girard concluded that social prohibitions, like the Ten Commandments, are attempts to control mimetic desire.¹¹ The people who developed these prohibitions were acutely aware of its destructive power.

Envy and Rivalry

Envy and rivalry can quickly emerge from mimetic desire. Humans are constantly comparing themselves to others; we build our identities in this way. When we cannot get what others have, we become envious, and bitter rivalries can develop. The Episcopal priest and scholar the Rev. Dr. Gawain de Leeuw points out that envy reflects a fear of loss, and it increases our dissatisfaction with the world and increases the anxiety in our lives.¹² If envy

9. Brueggemann, *Money and Possessions*, 38.

10. John Durham, *Word Biblical Commentary: Exodus* (Grand Rapids, MI: Zondervan, 1987), 298.

11. Girard, *Deceit, Desire, and the Novel*, 16.

12. de Leeuw, *Body of Christ*, 26–27.

is not controlled, it can grow into rivalry, which can seed hate, contempt, and even violence. Throughout the Old Testament are stark reminders of the destructive power of rivalry: Cain and Abel (Gen. 4:1–16), Sarah and Hager (Gen. 16), David and Uriah (2 Sam. 11–12), Jacob and Esau (Gen. 25:19–34), and Ahab and Naboth (1 Kings 21:1–15).¹³ Again and again, scripture demonstrates the disastrous effects of rivalry. It tears apart the body of Christ and destroys God’s creations.

In response to rivalry, people resort to all sorts of behaviors that are contrary to the gospel. There can be violence, as witnessed in the Old Testament; there can also be theft, adultery, and bearing false witness. A more contemporary response is the rise of consumerism. To avoid feeling inferior, people buy the products they believe will make them look like they are doing better than others in hopes that others will envy them.¹⁴ This perverse logic tears at the body of Christ and divides it, undermining the gospel.

Jesus demonstrated how we can transcend rivalry. He redirected his disciples away from rivalry toward a radically new notion of a good life, one that included a Sabbath, rest, and joy. He also taught practices to his disciples that would help them alleviate rivalry: praying in private rather than in public, taking the lowest seat rather than the best seat at the table, and rejecting status of all kinds.¹⁵ He encouraged his disciples to avoid public attention so that they would not attract the envy of others and end up in rivalries. When the mother of James and John asked Jesus to give her sons preferential treatment, Jesus politely asked if they were willing to suffer as he would suffer (Matt. 20:20–28). When Jesus overheard the disciples bickering over who was the greatest among them, he said, “All who exalt themselves will be humbled, and all who humble themselves

13. de Leeuw, *Body of Christ*, 26.

14. de Leeuw, *Body of Christ*, 136.

15. de Leeuw, *Body of Christ*, 129.

will be exalted” (Matt. 23:12). In the same situation in Luke’s gospel, Jesus made the radical claim that “the least among all of you is the greatest” (Luke 9:48).

As the embodiment of divine humility, Jesus is the ultimate antirival, and he provided a model for how individuals, congregations, and denominations can move beyond envy and rivalry. Jesus’s ministry demonstrated anticompetitive ways to live that transcend mimetic desire, envy, and rivalry. He demonstrated this practice when he graciously accepted the anointing of his feet by a woman who came to visit him (Matt. 26:7; Mark 14:3–7; Luke 7:36–50; John 12:1–8). The disciples complained about the expense of the ointment and the background of the woman. When Jesus saw their envy and rivalry, he expressed his appreciation for her love, and he assured his disciples that she had been redeemed. Jesus’s world is not one of accounting for every penny but one that is transfixed on love. His vision moves beyond the desires and envy of this world. Similarly, when he was confronted with the adulterous women, he did not rush to judge her. Jesus demonstrated a love that is not competitive, not envious, and not rivalrous.

In addition, Jesus was also clear that he did not seek to destroy rivalry, for in so doing, he would have destroyed a dimension of human beings that God created. Instead, Jesus called on us to redirect the desires that God has created in the world, turning them away from rivalry and scapegoating and back toward God. The family systems theory therapist and Jewish rabbi Edwin Friedman would call this the “non-anxious presence,” the person who can confront, but not exacerbate, the surrounding anxiety.¹⁶ Jesus plays this role again and again in the Gospels. When confronted by the Pharisees, the Sadducees, the Herodians, the Samaritans, and even

16. Edwin H. Friedman, *A Failure of Nerve*, 10th anniversary rev. ed., ed. Margaret M. Treadwell and Edward W. Beal (New York: Church Publishing, 2017), 16.

Satan, Jesus did not become anxious. He did not worry about rivals; instead, he turned his focus back to God and back to love. It is challenging, of course, for everyone to live out the gospel.

Rivalries are not limited to individuals. Often, they develop between congregations and denominations that compare themselves to each other and experience the same underlying mimetic desire that affects individuals. Unfortunately, church bodies may be even less equipped to discuss it than individuals. Any discussion of money in an Episcopal church is likely to lead to comparisons with other churches and complaints about the diocese. Nevertheless, these conversations offer an opportunity to explore the emotions that are driving these comparisons. In some ways, it might be safer for people to discuss these topics in the context of a congregation rather than in the context of their own lives. Rejecting rivalry can also have profound economic consequences that help free people from financial anxiety. When people refrain from competitive consumption, they can be liberated from possessions, and they can start to connect in deep, meaningful ways with each other. They might also reduce their personal debt and control their spending. As theologian Eve Poole observes, “Desire is part of the human condition, and our spiritual task is not to resist it, but to curve it away from materialism back towards God.”¹⁷ Having open conversations about desire and rivalry lays the groundwork for strong theological discussions of money and for dismantling financial anxiety.

Individualism

Finally, individualism also compounds financial anxiety. A 2017 study published in *Psychological Science* found that individualism is increasing around the world and has increased globally by

17. Eve Poole, *Buying God: Consumerism and Theology* (New York: Church Publishing, 2019), 99.

12 percent since 1960.¹⁸ Individualism is also directly correlated to economic development. As an economy strengthens and grows, individualism grows along with it.¹⁹ In a culture that believes that everyone is supposed to look exclusively after themselves, there is little urgency in the mission of helping others. When people are not confident that they can turn to others for help, their anxiety naturally increases, particularly their financial anxiety.

In the United States, individualism has arguably become an idol. American individualism is rooted in New England Puritanism and in Jeffersonianism; it is reflected in both the Declaration of Independence and the United States Constitution. Individualism and personal freedom have always been important to the development of the culture, politics, and economy of the United States. In the nineteenth century, Romanticism and individualism became the predominant schools of thought in the United States and Europe. In fact, Girard asserts that in the twentieth century researchers and philosophers became afraid to challenge individualism because of the “political and social imperatives of their community.”²⁰

Despite its popularity in academic, economic, and political circles, individualism is not endorsed by scripture. In fact, the gospel attempts to move followers of Christ beyond an individualistic interpretation of scripture to a communal focus.²¹ Rather than focusing narrowly on individual salvation, scripture describes

18. “Individualistic Practices and Values Increasing Around the World,” Association of Psychological Science, July 17, 2017, accessed October 10, 2020, <https://www.psychologicalscience.org/news/releases/individualistic-practices-and-values-increasing-around-the-world.html>.

19. Henri C. Santos, Michael E. W. Varnum, and Igor Grossman, “Global Increases in Individualism,” in *Psychological Science* 28, no. 9 (2017): 1228–39.

20. René Girard, *Things Hidden Since the Foundation of the World*, trans. Stephen Bann and Michael Metteer (Stanford, CA: Stanford University Press, 1978), 7.

21. Brueggemann, *Money and Possessions*, 15.

a “new heaven and a new earth” that includes all of God’s creation (Isa. 65:17; Rev. 21:1). The same communal vision applies to money and possessions. Paul reiterated a belief in a communal economy in 2 Corinthians 8:1–15. He commended the community in Macedonia for its support of other communities, despite their own poverty. Giving from their poverty reflected Christ’s “law of neighborliness.”²²

In covenantal Judaism, all possessions were believed to have come from God; therefore, they needed to be shared among all of God’s people. In fact, Judaism viewed individualism as a risk. If someone had too much autonomy, that person might lose sight of God. Warnings against self-sufficiency appear in Deuteronomy and Psalms.²³ “Do not say to yourself, ‘My power and the might of my own hand have gotten me this wealth’” (Deut. 8:17). “In the pride of their countenance the wicked say, ‘God will not seek it out’; all their thoughts are, ‘There is no God’” (Ps. 10:4). “They think in their heart, ‘We shall not be moved; throughout all generations we shall not meet adversity’” (Ps. 10:6).

Ironically, despite the fixation on individualism in the United States, individualism may be a kind of delusion. We are all entirely dependent on one another. In fact, some metaphysical and epistemological hypotheses suggest that our minds are not truly independent and that “our choices are merely perceptions in a highly determined universe.”²⁴ Rev. Dr. de Leeuw challenges notions of individuality and suggests the existence of “interindividuality.”

In mimetic theory, human consciousness is therefore interindividual. While a person might perceive being individuated, or separate from other people, their consciousness cannot be neatly disentangled from the outside influences of other people. Desires are not invented

22. Brueggemann, *Money and Possessions*, 237.

23. Brueggemann, *Money and Possessions*, 120.

24. de Leeuw, *Body of Christ*, 75.

internally from a blank slate, but learned. A person's tastes and a worldview arise out of family, community, and culture.²⁵

From this perspective, instead of actual individuality, there is an illusion of separateness. If people believe that they are individuals, they are expected to demonstrate their individuality, and that largely occurs through possessions such as cars and clothes. However, an excessive focus on individuality risks envy, rivalry, and, ultimately, a loss of care and compassion for others. It can result in egotism and a lonely life that becomes consumed with the next acquisition and that loses sight of God and God's people.

In contrast, Jesus offers a life of community, in which we are all part of the same body of Christ. While we might have different roles in the body and we might not fully appreciate other parts of the body, we are still part of a single body of Christ. The church offers opportunities for people to enter into community, and it does so in a way that is essentially equal for all. Like Jesus, the church can serve as an antirival that enables people to move beyond individuality and its resulting anxiety into becoming God's Blessed Community and sharing God's abundant love.

Money Systems

The surveys conducted for this book reveal the challenge of leading a theological discussion of money; money can be an emotional trigger for people and for organizations. Bowen family systems theory maintains that conflicts over money in families or congregations are never really about the money but reflect a deeper anxiety in the family or the congregation.²⁶ Therefore, if approached properly, money

25. de Leeuw, *Body of Christ*, 126.

26. Margaret J. Marcuson, *Money and Your Ministry* (Portland, OR: Marcuson Leadership Circle, 2014), 18; Friedman, *A Failure of Nerve*, 67; Peter L. Steinke, *Congregational Leadership in Anxious Times* (Lanham, MD: Rowman & Littlefield, 2006), 14–15.

can actually open up a conversation about challenges in a system. For example, conflicts and conversations about money can reveal who is overfunctioning and who is underfunctioning in a system. Overall, financial conflicts that arise offer a critical lens for congregational leaders to better understand themselves and their congregations and, ultimately, to provide necessary leadership. Therefore, discussions about money can be a uniquely powerful way to access the health of a congregation and to discern the pastoral and formational needs of its members. While no one enjoys difficult financial situations, financial leadership can help systems improve.

The pastoral programs presented in chapters 6, 7, and 8 offer resources to initiate theological discussions about money. The programs include congregational forums and exercises. These exercises are pedagogical tools designed to help people discern how God is calling them to view money, possessions, and financial anxiety. Even with resources, this will not be easy work, and leaders will need to reiterate the importance of this work to their congregations.²⁷ Despite the challenges involved, financial leadership is critical because it can help individuals, congregations, and denominations reduce anxiety, grow in faith, and more fully become God’s Beloved Community.

27. Ronald Heifetz and Marty Linsky, *Leadership on the Line: Staying Alive Through the Dangers of Change* (Boston: Harvard Business Review Press, 2017), 55, 75, 141.