

# How to Use this Material

Welcome to this community-building study guide. We are excited to offer this course and glad for your interest in it. Its format and ethos are like the study guides in both *Simpler Living*, *Compassionate Life: A Christian Perspective*, and *Food and Faith: Justice, Joy and Daily Bread*.<sup>1</sup>

This curriculum is designed to be flexible and user-friendly. Participants share the leadership role of facilitator. You are encouraged to propose and discuss your own “burning questions” if those provided do not speak to you. Sessions can take place over an adult/college-age Sunday morning class or a longer gathering at someone’s home, and so on.

While going through all twelve sessions is, of course, the most comprehensive option, some congregational and/or small group situations may not allow time for this. **On page 231 find suggested optional course lengths of 6, 8 or 10 weeks.** Another option is to spread the course out, meeting six times in the fall and six in the spring; or meet monthly rather than weekly. One group reading *Simpler Living*, *Compassionate Life* spent one week on each and every essay!

## Before Meeting One

Read this (“How to Use This Material”) as well as the readings for that session. (See page 234 under “Read Before Meeting One.”)

## Course Goals

Your own goals and hopes will surely vary. These are the goals that inspired the writing of this course:

- To build a sense of community and support within the group and make connections between your faith and your relationship with and use of money
- To demystify money, laugh at ourselves and the green stuff a little bit
- To seek to understand, emotionally and intellectually, that abundance for all creation is a hallmark of God’s kin-dom
- To explore and try on faith-based traditions and practices, such as Sabbath and redistributive justice
- To challenge cultural assumptions, such as more is better and economic growth is an unquestioned good
- To consider corporate power and ways it can be redirected in order to contribute to greater equity and ecological sustainability
- To highlight practical steps and policies individuals, families, congregations, even societies, can implement to hasten such equity and sustainability
- To listen to perspectives and voices not often heard in everyday life
- To have fun, to feel freer and become more trusting

### Course Organization

*Facilitator:* The role of course facilitator rotates each week; this should contribute to a shared sense of ownership, responsibility and community among participants.

**However, the facilitator's role is important and the role should be taken seriously. Good leadership contributes a good deal to your group process.** Not everyone in your group needs to serve as facilitator, particularly those who feel especially uncomfortable doing so. See page 234 for an overview of the facilitator's role.

*Meeting One's facilitator* will most likely be the person who initially called your group together.

*Setting and Timing:* We want to emphasize, first of all, that *Money and Faith* is meant to be flexible, and can be used in a variety of settings.

- *Congregations:* The material is well-suited for a college-age or adult education class. Unlike many curricula, which specifically state how many minutes should be spent on each section, we chose to allow the group to make such decisions based upon the flow of the discussion and interest of the group. However, each meeting's facilitator should have a good overview of the topics and questions emphasized in each session.
- *Homes:* Probably the ideal setting is to gather in group members' homes with enough time (about 1-1/2 to 2 hours) to experience and go through the material at a relaxed pace. Such settings allow for more thoughtful exploration and help establish a sense of community. You could also then choose to share a dessert or potluck dinner as well.
- *College or University Classes:* *Money and Faith* would serve well in higher education settings as a reader or a textbook.

For those using the course in a 50-60 minute time slot, each meeting includes questions in bold. We suggest you discuss those first, then come back to others as time allows. Feel free to modify meetings as you see fit.

*Group Size:* Ideal group size is between six and eight participants. If your group is larger, remain together for the opening prayer/meditation as well as the closing. We encourage you to consider breaking up into groups of six to eight for the discussion periods. Many larger groups choose to stay together, however, which is fine.

*Book Sharing:* Of course, it's simplest if everyone has a copy of *Money and Faith*. On the other hand, and in the spirit of this book, if sharing works out well, great. Of course the facilitator needs a copy the week prior to that person's meeting.

*Journal:* The study guide provides some space to take notes and jot down feelings, ideas and impressions. You may wish to bring an additional journal or notebook. Those notes will become a valuable resource, charting your thoughts and feelings over time.

*A Note on the Readings:* *Money and Faith's* study guide seeks to help form a learning community. This community will hear from a variety of "voices." Some of those will be your own and those of your fellow group members. Others will come from

the readings. Try not to treat these readings as especially authoritative. Think of them as the stories and ideas of other group members not able to join your discussion in person.

Not all of the perspectives will be meaningful or useful to everyone. Focus on what you do find meaningful. The object is not that everyone emerges from this experience thinking, doing and believing the same things. Rather, in an open sharing of ideas and experiences, each individual's own exploration of the issues will be enhanced and supported.

*Length of Readings:* Each meeting's discussions emanate primarily from a set of readings: approximately 60-90 minutes of reading each week. Since much of the learning and discussion comes from your perceptions and thoughts on these readings, you are *strongly* encouraged to complete these beforehand.

*Supplies Needed:* Bring your copy of *Money and Faith*, a pen or pencil, and, if you wish, a journal or notebook.

### **Guidelines for Participation**

This course values your perspectives and life experiences. We encourage you to interact with each other and the materials honestly. Be open about your questions, misgivings and hopes. Author Cecile Andrews suggests a number of guidelines for creating a community-oriented group. Here are a few of her ideas<sup>2</sup>:

- Respond as equals. In this course we act on the idea that we are all equal.
- Be authentic. We spend a lot of our lives trying to look successful. No one gets to know us. In this group, try not to pretend. Describe what you really think or feel.
- Focus on the heart. Some conversations come just from the head. When you communicate from the heart you bring in the whole of yourself: emotions, imagination, spiritual insight and thoughts.
- View conversations as barn-raising instead of battle.
- Question conventional wisdom and seek out alternative explanations and views.
- Disagree respectfully. When you risk sharing how you feel or what you believe, disagreements naturally arise. Attacking people's ideas or treating them disrespectfully or dismissively will not help create an open and trusting group.
- Discover wisdom through stories. Throughout human history people have learned through story telling. Everyone can tell his or her story and there's no right or wrong interpretation. Ultimately, stories connect people; in listening to someone else's story, we often hear strains of our own.

### **Confidentiality**

Finally, talking about money and faith, particularly in the kind of setting Cecile describes above, often leads to fairly profound and vulnerable places. Please treat as *confidential* what is shared during your time together.

### Meeting Format

Each meeting has all or most of the following components:

- The facilitator should read the “Facilitator Overview” prior to the meeting. Any specific or unusual instructions for that meeting will appear in this section. Again, it is imperative that the meeting’s facilitator comes well prepared.
- Participants should be familiar with the meeting’s “Purpose” and “Overview.” The facilitator should review both with the group at the beginning of each session.
- “Read Before Today’s Gathering” lists that meeting’s readings. Read these prior to getting together.
- The “Opening Meditation and Prayer” provides for a brief centering time. Feel free to bring in prayers of your own or pray spontaneously. Some meditations will be short; others include a reading and question for reflection.
- The “Check-In” is a *brief* (one-minute) report back to the group about the “Action Step” you took during the week. Though not everyone will necessarily have time to share you will learn from each other during these brief reports.
- Some meetings include a “Group Reading” to be read within the meeting.
- Each meeting’s “Group Discussion” (or “Small Group/Pair Discussion”) is based on that week’s readings.
- Most meetings suggest a meaningful and “doable” (or so we trust) “Action Step.”
- End with the “Closing Prayer” or one of your own choosing.

### One Final Important Note

Use this study guide as a resource to engage with the ideas presented, not as a “course” to be “mastered.” Your creative adaptation to meet your own needs is encouraged. You may not have time to answer every question, or feel drawn to discuss only a few of the questions, or have questions of your own. You may want to spend two weeks on certain meetings. Please modify as you see fit.

### Course Overview

Below find summaries of each meeting, followed by shorter alternatives to the full twelve-session course. As you read the meeting summaries, you may find a theme or length that would work well for your group.

#### *The Personal: Money’s Place in Our Lives*

No matter the size of your bank account, the number of storage sheds you rent, the size of your home, or the depth of faith you profess, you may live and feel as if you don’t have enough; on the other hand, you may live and feel an abiding sense of abundance. **Meeting One** introduces the themes of scarcity and abundance and how our own experiences with money inform the way we see the world.

**Meeting Two** delves more deeply into what Walter Brueggemann calls the conflict between our “attraction to the good news of God’s abundance” and the “power of our belief in scarcity.”

From there, **Meeting Three** humorously and rather unceremoniously takes money

off its pedestal and considers the green stuff from a more removed vantage point.

**Meeting Four** explores the place of wealth in God's kin-dom, and introduces a practice that initially may seem completely incongruent: the sacramental use of money.

### ***The Prophetic: Money, Sustainability and the Jubilee***

As highlighted in *Money and Faith's* "Overview" (page 14), the book shifts somewhat from the personal to the prophetic at this point. **Meeting Five** challenges some of the very basic assumptions underlying our money-creating economy and asks whether or not economic growth actually makes us a happier people.

**Meeting Six** highlights characteristics of large corporations and describes how North Dakota wheat farmers stood up to one of them.

**Meeting Seven** invites into the conversation two perspectives on economic globalization from the Global South.

As described by Walter Brueggemann, Jubilee Justice means "finding out what belongs to whom and giving it back." **Meeting Eight** emphasizes the Jubilee as a central biblical theme.

### ***The Purposeful (or Practical): How Shall We Then Live?***

Though this question certainly runs through *Money and Faith*, these final four meetings address it more directly. **Meeting Nine** opens the door to two potentially spacious, liberating practices: Sabbath and tithing.

If Meeting Nine opens a door, **Meeting Ten** opens, at least for some of us, Pandora's box as it invites exploration of retirement and investments. No matter the amount of our investments, what is that money actually doing in the world? And just what is the purpose of retirement?

The question "How shall we then live?" needs to be applied not only to our own lives but also to how we structure our life together. If that structure currently leads to ecological degradation and economic inequity, what are some of the possible solutions to those big concerns? This is the question posed in **Meeting Eleven**.

**Meeting Twelve** provides time to discuss your response to *Money and Faith*. How might you feel called to respond? What has been most challenging, most freeing? The readings reflect on our spirituality and interconnectedness. The meeting concludes with a celebratory potluck.

### **If You Have Six, Eight or Ten Weeks...**

Some congregations, organizations and small groups may not have time available for the full twelve-session study guide. Suggestions for six-, eight- or ten-session groupings follow. After that appear thematic suggestions as well.

*Please note:* in order to shorten the course, Meeting Twelve often gets left out. That final meeting provides time for reflecting on the course as a whole, time to share how you feel called to respond to *Money and Faith*, and so on. If you choose to go through a shortened version, you are encouraged to integrate portions of Meeting

232 ◆ *Money & Faith*

Twelve into your last gathering. Or, meet one additional time in order to close with Meeting Twelve.

**Six Sessions**

- Meeting One: Enough for All
- Meeting Two: The Central Problem of Our Lives
- Meeting Four: The Sacramental Use of Money
- Meeting Five: Happiness, Externalities and Economic Growth
- Meeting Eight: Jubilee Justice
- Meeting Ten: Investments, Retirement and Jubilee

**Eight Sessions**

- Meeting One: Enough for All
- Meeting Two: The Central Problem of Our Lives
- Meeting Four: The Sacramental Use of Money
- Meeting Five: Happiness, Externalities and Economic Growth
- Meeting Seven: Economic Globalization—Views from the South
- Meeting Eight: Jubilee Justice
- Meeting Ten: Investments, Retirement and Jubilee
- Meeting Twelve: With Hands and Hearts Wide Open

**Ten Sessions**

- Omit Meeting Three and Meeting Six.

If your group wishes to focus on a theme, see possible thematic groupings below. Feel free as well to design your own organizing theme.

**Theme (six-week)—Scarcity and Abundance: Money and Our Personal Journeys**

- Meeting One: Enough for All
- Meeting Two: The Central Problem of Our Lives
- Meeting Four: The Sacramental Use of Money
- Meeting Nine: Sabbath and Tithing—There Is Enough
- Meeting Ten: Investments, Retirement and Jubilee
- Meeting Twelve: With Hands and Hearts Wide Open

**Theme (eight-week)—Money, Justice and Gratitude**

- Meeting One: Enough for All
- Meeting Three: Money Off Its Pedestal
- Meeting Five: Happiness, Externalities and Economic Growth
- Meeting Seven: Economic Globalization—Views from the South
- Meeting Eight: Jubilee Justice
- Meeting Ten: Investments, Retirement and Jubilee
- Meeting Eleven: Jubilee on a Grand Scale
- Meeting Twelve: With Hands and Hearts Wide Open

***Theme (eight-week)—How Shall We Then Live?***

Meeting One: Enough for All

Meeting Two: The Central Problem of Our Lives

Meeting Four: The Sacramental Use of Money

Meeting Five: Happiness, Externalities and Economic Growth

Meeting Eight: Jubilee Justice

Meeting Nine: Sabbath and Tithing—There Is Enough

Meeting Ten: Investments, Retirement and Jubilee

Meeting Eleven: Jubilee on a Grand Scale

1. Michael Schut served as editor of both books. Published by Living the Good News (now owned by Church Publishing), both are available at your local bookstore or [www.livingthegoodnews.com](http://www.livingthegoodnews.com) or [www.earthministry.org](http://www.earthministry.org).
2. These guidelines are taken from two sources: Cecile Andrews, *The Simplicity Circle: Learning Voluntary Simplicity Through a Learning for Life Study Circle*, 1994 and *The Circle of Simplicity: Return to the Good Life*, HarperCollins, 1997.



## Meeting One:

## Enough for All

### Read Before Meeting One

“Welcome,” Michael Schut —p. 12

“Overview,” Michael Schut —p. 14

“Enough for All,” Michael Schut —p. 15

“How to Use This Material” —p. 227

### Purpose

To introduce the course as a whole and discuss course guidelines

To introduce yourself and begin to create a comfortable setting

To begin exploring notions of abundance, scarcity and God’s economy

### Facilitator Overview

This is an important meeting as you begin to set the tone for the course and begin to get to know one another. As today’s facilitator, please:

1. Help create a welcoming space, and ensure all have access to *Money and Faith*.
2. Take responsibility for leading the meeting.
3. Pay attention to time; move the discussion along when necessary.
4. Ensure everyone has a chance to participate.
5. *Prepare for the gathering*: read the study guide and readings carefully; have a clear sense of the meeting’s content and flow, and of how time might best be spent.
6. Read (with the group) the Purpose and Overview.
7. Make sure to read aloud—as highlighted below—the “Guidelines for Participation.”
8. Leave enough time at the conclusion of the meeting to ensure everyone understands the Action Step: to write a money autobiography.
9. Designate next meeting’s facilitator.

### Introductions

Briefly introduce yourself. (Soon you will get a chance to say more!)

### Opening Meditation

Read aloud to the group:

“I have held many things in my hands, and I have lost them all; but whatever I have placed in God’s hands, that I still possess.”

—Martin Luther

“In the world, it is not what we take up, but what we give up that makes us rich.”

—Henry Ward Beecher



Ask:

In one sentence, what does the title of this book, *Money and Faith: The Search for Enough*, suggest to you? (Feel free to use the space below to jot down your answer.)

### Opening Prayer

Creator, Sustainer, Redeemer, thank you for the gift of another day and for this time. As we begin to journey together, we ask for insight, greater freedom and the laughter or tears we may need as we explore money and faith. May our experiences together help us contribute to a world of “enough for all.” Amen.

### Further Introductions

(Please respect each other’s time. If you are meeting during an adult/college-age Sunday morning class these introductions most likely need to be kept to one minute per person. If you have 1-1/2 to 2 hours, you of course have more leeway.)

Introduce yourselves:

- Your family background, geographical roots, profession.
- What particularly intrigues you about this book, or this course?
- What particular goals or expectations do you have for your time together?

### Group Reading

Please read the following aloud: you may wish to take turns.

Welcome—so glad you have chosen to journey through this study guide. Perhaps you are excited, perhaps nervous, perhaps wondering why you’re here in the first place, perhaps wondering if you can hang out with the others assembled here!

No matter how you are feeling, we hope this first meeting is fun and relaxed. Today focuses on stories, on sharing a little bit of your own sacred journey. So settle in, enjoy the attention of the group and the opportunity to talk about yourself.

This entire book and study guide is not meant *primarily* to dispense information. There is a good deal of information, a lot to learn. But the emphasis is to reflect on and incorporate that information into your own life story in such a way that the content begins to make a home within you and deepens the connections between daily life and faith.

Hopefully you have had time to read today’s articles (listed above under “Read Before Meeting One”). “How to Use This Material,” (see page 227) provides

## 236 ◆ Money &amp; Faith

a course overview, establishes guidelines for interaction and covers logistical details.

The “Guidelines for Participation” are important; they help create an open and caring community. *Please read those together out loud* (see page 229); then resume below.

“How to Use this Material” (if you have not yet read this, please do so before your next gathering) highlights a number of this study guide’s important characteristics which merit summary mention here:

- The role of course facilitator rotates each session.
- The course is designed to be flexible; you can meet during an adult education/college-age Sunday morning class or gather in someone’s home and spend 1-1/2 to 2 hours together.
- Come prepared each week/gathering. Most all the study guide’s questions emanate from each session’s readings, so read them beforehand. Review each meeting’s questions as well, in case there are others you wish to raise.

### Group Discussion

Just to make sure everyone is clear about course organization, the facilitator’s role and so on, take ten minutes or so to review the following questions, or others group members may have, about course guidelines and logistics:

- Are there any questions about course format, organization or leadership?
- Any questions or comments on the facilitator’s role?  
*Please note:* Not everyone in the group needs to serve as facilitator, but the role is designed to be shared among the group.
- Any questions or comments regarding the “Guidelines for Participation”?
- Finally, please bring your copy of *Money and Faith*, a pen or pencil and, if you wish, a journal/notebook to each gathering.

### What’s to Come?

This study guide consists of twelve sessions. Your group may be going through only a portion of those. In either case, take a few minutes to orient yourselves by reviewing the study guide’s outline as seen in the Table of Contents.

For the remainder of Meeting One, pair up (perhaps with someone you don’t know very well) in order to give everyone more time to share. *Do leave time at the end to come back together to review the Action Step described below.*

### Pair Discussion

(As mentioned in the Introduction, some groups take 1-1/2 to 2 hours for each gathering. Others only have 50-60 minutes. If your time is limited, please consider the bold questions below first.)

1. “Enough for All” suggests that while this book is about money, perhaps most fundamentally it is about how we experience and see the world. How would you describe how you see the world, specifically related to abundance and scarcity?
2. How does your answer to #1 manifest itself, particularly in your understanding of and relationship with God?
3. Can you recall a time when you experienced such a depth of abundance that you knew that that abundance was, and is, God’s intention for all creation? What about that experience is most memorable?
4. “Enough for All” introduces the phrase “God’s economy.” How would you characterize or describe God’s economy?

### **Group Discussion**

Come back together for the Closing Prayer and Action Step. If you have time please share some of the significant themes emerging from your pair discussions.

### **Closing Prayer**

(Every Sunday the worship service at Trinity United Methodist Church, in Seattle, prays the following in unison.)

“I pledge, O God, to discover how much is enough for me to be truly fulfilled, neither rich nor poor, and to consume only that.

“I pledge, O God, to be part of the discovery of how much would be enough for everyone—not only to survive but to thrive—and to find ways for them to have access to that.

“May this offering of restraint and justice teach me to live like Jesus, healing my life and the life of this world. Amen.”

**Closing and Action Step**

Read the following together.

This week's Action Step is to write your "*money autobiography*." (See page 22 for a description and instructions.) Doing so often provides a particularly revealing window through which we can gain insight into who we are and what we value.

The basic idea is to write a three-page (or longer if you wish) autobiography dealing with the subject of your life as it relates to money. Writing about your life through the lens of money is often a powerful exercise, and will add significantly to the discussions in your upcoming gatherings.

What you do with your writings is up to each of you, and to your group. Reading them aloud to one another (in small groups of three or so, or to the whole group) is an option. So is keeping them private. Or ask everyone to read a certain portion of their written reflections. Or pair up and read your story to just one person, either during class-time or a get-together during the week over coffee. Whatever you decide, please remember to keep your commitment to confidentiality.

Finally, please note that this study guide *does not*, in the ensuing meetings, set aside time for sharing the money autobiographies. Ideally, it would. Providing adequate time to share them, however, would require two or three entire meetings.

If your group feels at all drawn to sharing your autobiographies, though, you are strongly encouraged to make time for that. You would deepen your ability to connect with and understand each other's comments and questions throughout the course, and you would enrich your experience of community and your ability to support one another as you explore the often challenging topic of money.

So, depending on how (or if) you choose to share your money autobiographies, you will most likely need to gather a couple additional times, or extend a number of the already scheduled gatherings.

Again, please see page 22 for directions on writing money autobiographies and enjoy!

**Reminder**

Designate next gathering's facilitator. Read selections prior to Meeting Two (see "Read Before Today's Gathering," page 239).



## Meeting Two:

### The Central Problem of Our Lives

#### Purpose

To continue to get to know one another

To explore what Brueggemann calls the “central problem of our lives”: that “we are torn apart by the conflict between our attraction to the good news of God’s abundance and the power of our belief in scarcity.”

#### Read Before Today’s Gathering

“Writing Your Money Autobiography” —p. 22

“The Liturgy of Abundance, the Myth of Scarcity,” Walter Brueggemann —p. 25

“Scarcity: The Great Lie,” Lynne Twist —p. 31

#### Facilitator Overview

*The facilitator’s role is important.* The facilitator needs to:

1. Take responsibility for leading the meeting.
2. Pay attention to time; move the discussion along when necessary.
3. Ensure everyone has a chance to participate.
4. *Prepare for the gathering:* read the study guide and readings carefully; have a strong sense of the meeting’s content and flow, and of how time might best be spent.
5. Help create a welcoming space.
6. Read (with the group) the Purpose and Overview.
7. Allow for time at the end of the meeting to go over the session’s Action Step.
8. Designate next meeting’s facilitator.

#### Overview

*Money and Faith’s* “Welcome” (page 12) introduced the goal that this book be personal, prophetic, pastoral and purposeful. This meeting continues to emphasize the personal through exploring how each of us sees the world. The meeting also briefly expands beyond the personal to touch on the prophetic through initial reflection on the idea of an “economy of abundance.”

#### Opening Meditation

In the “Introduction” to his autobiography, *The Sacred Journey*, author Frederick Buechner (pronounced *Beekner*) writes: “What I propose to do now is to try listening to my life as a whole for whatever of meaning, of holiness, of God there may be in it to hear. My assumption is that the story of any one of us is in some measure the story of us all.”

240 ◆ *Money & Faith*

Buechner believes that all good theology is autobiography. From that perspective, you were “doing theology” as you wrote your money autobiography.

As an opening meditation today, please share with the group one thing from your autobiography that seems significant to you: an insight, hope or desire, or something you have learned. After everyone has had opportunity to speak, continue with the opening prayer. (Begin with a few moments of silence; always feel free to pray in your own words as well, rather than reading the prayers provided.)

### Opening Prayer

Creator God, thank you for our stories, for the ways we learn through listening and for the times we catch glimpses of you within our lives.

The apostle Paul says in Acts that we “live and move and have our being” in you; so every moment we bathe in your presence. Jesus said in the Gospel of John that he came “that they may have life, and life abundant;” help us see, trust in and share that abundance. You declared in Genesis that all your creation is “very good;” may we learn to honor that goodness every day.

We pray with thanksgiving, amen.

### *A Note on the Money Autobiography*

In today’s Opening Meditation you had the opportunity to begin to share with one another based on writing your money autobiography. The rest of this study guide does not include time to read your reflections to one another. Meeting One’s Action Step (page 238) suggested a number of ways you could choose to do so, however. If your group has chosen to share your money autobiographies, please return to this point in the study guide when you are finished.

Reminder: If your time is limited, please consider the bold questions below first.

**Pair Discussion:** Lynne Twist’s Scarcity Myths  
(Pair up, perhaps with someone you don’t know very well.)

1. **Lynne Twist suggests three myths undergird the lie of scarcity: There’s Not Enough; More Is Better; That’s Just the Way It Is.**

**Are you aware of these myths operating in your life? If so how?**

Is one of the three particularly powerful for you? Why?

How might your life be different without those myths holding such power?

**Large Group Discussion:** Brueggemann

2. What themes emerged from your pair discussions?

3. How would you describe the “central problem of our lives” (see Brueggemann quote) regarding money and faith?

**We must confess that the central problem of our lives is that we are torn apart by the conflict between our attraction to the good news of God’s abundance and the power of our belief in scarcity.**

—Walter Brueggemann

4. Brueggemann writes, “The closer we stay to Jesus, the more we will bring a new economy of abundance to the world.” Have you found that to be true in your own life? Why or how...or why not?

5. What would an economy of abundance, nurtured by closeness to Jesus, look like?

## 242 ◆ Money &amp; Faith

6. Brueggemann writes, “Christians have a long history of trying to squeeze Jesus out of public life and reduce him to a private little savior.” He then suggests that the kingdom of God is a “public life reorganized toward neighborliness.” What do you think he means by this or what do you take from his words?

**Closing Prayer**

Creator God, we have heard today that intimacy with Jesus leads to an economy of abundance. Many in our world and parts of our own hearts remain closed to such intimacy. Open us and our world to the power and compassion we see in Jesus.

- Your kingdom—an economy of abundance—come.
- Your will—to do justice, love mercy and walk humbly—be done.
- On Earth—on this awe-inspiring, beautiful home we share—as it is in heaven.

Amen.

**Action Step**

Here’s a little mindfulness game to play: as you go through the upcoming week you will look at the world through your own particular lens. Become aware of a time when you are operating out of scarcity. Stop. See if you can switch your lens to one of abundance. What happens?

Or find a situation when someone else, or something in the media, trumpets scarcity as “that’s just the way it is.” Can you creatively discover another way to look at, and possibly act within, the situation?

**Reminder**

Designate next gathering’s facilitator. Read selections prior to Meeting Three (see “Read Before Today’s Gathering,” page 243).





## Meeting Three.

### Money Off Its Pedestal

#### Purpose

To explore money itself, gain some distance, provide new perspectives

To consider what money is, how it is created

To see money as a gift to be held lightly with an open hand, rather than clenched with a fist

#### Read Before Today's Gathering

"How Money Works," Dave Barry  
—p. 41

"What Is Money?"  
and "Origins of Money," David Boyle  
—p. 45

"Some Food We Could Not Eat,"  
Lewis Hyde —p. 48

#### Facilitator Overview

1. Take responsibility for leading the meeting.
2. Pay attention to time; move the discussion along when necessary.
3. Ensure everyone has a chance to participate.
4. *Prepare for the gathering:* read the study guide and readings carefully; have a strong sense of the meeting's content and flow, and of how time might best be spent.
5. Help create a welcoming space.
6. Read (with the group) the Purpose and Overview.
7. Allow for time at the end of the meeting to go over the session's Action Step.
8. Designate next meeting's facilitator.

#### Overview

Hopefully you now know one another a bit better, have gained insight through writing your money autobiography and had time to consider your view of the world, particularly related to the themes of scarcity and abundance. This meeting begins to more closely consider money itself—one of the primary areas of life that comes to mind in relationship to abundance or scarcity. Through humor, history and cultural comparisons, the readings help provide perspective on what has become a conspicuous idol. We take money off its pedestal, if only for a time.

#### Opening Meditation

Read the following together.

"Come, all you who are thirsty, come to the waters; and you who have no money, come, buy and eat! Come, buy wine and milk without money and without cost. Why spend money on

what is not bread, and your labor on what does not satisfy? Listen, listen to me and eat what is good, and your soul will delight in the richest of fare. Give ear and come to me; hear me, that your soul may live.”

—Isa 55:1-3a

Gerald May's book *The Awakened Heart* includes the chapter “Entering the Emptiness.” In it, May contends that all of us experience emptiness. Some of these experiences are universal—like “losing love, youth, or health, or feeling compassion for the pains of others”—while others are uniquely our own.

Most of us tend to shy away, if not flee, from emptiness. Yet May insists that missing “our emptiness is, finally, to miss our hope.” I believe he writes that because it is our emptiness that nudges our hearts toward God. Our emptiness is an experience of space and longing for God.

But emptiness is not comfortable. Most of us more often than not would rather fill it than feel it. Today's reading by Lewis Hyde describes our proclivity to use money to secure consumer goods in an attempt to fill inner emptiness. But Hyde writes, “The consumer of commodities is invited to a meal without passion...that leads to neither satiation nor fire....He is hungry at the end of the meal, depressed and weary as we all feel when lust has dragged us from the house and led us to nothing.”

The prophet Isaiah recognizes this tendency as well, asking, “Why spend money on what is not bread, and your labor on what does not satisfy?”

Both Hyde and Isaiah contend that there are options that offer our emptiness room to breathe—spiritual practices that do not demand that we immediately fill the emptiness. When we do not insist on immediately filling emptiness, we open ourselves to the possibility of receiving—for we have not rushed out to fill ourselves with that which does not satisfy.

Hands and hearts full of stuff are by definition not empty. To the empty-handed, to the one aware of emptiness, gifts can be given.

### Opening Prayer

God, thank you for that which draws us to you, even our emptiness. May we grow in our ability to see money as a gift, rather than use it to fill ourselves with goods that do not satisfy. And then may we honor the gift of money, as we honor all our gifts, by sharing them with others. Amen.

**Large Group Discussion:** Demystifying Money

1. Dave Barry asks: “If our money really is just pieces of paper, backed by nothing, why is it valuable? Because we all believe it’s valuable!” If money’s value is indeed based on belief, how does that strike you or affect you?

2. David Boyle points out that most money is created “by the stroke of a pen,” through debt creation by banking institutions. Were you aware of that on a visceral level? How does it strike you?

**Many native cultures measure wealth not by what one possesses, but by what one feels able to give away.... They give away the best of what they own, their finest. If we can afford to give away our best—if we can give away what we love most—then we must be very wealthy, indeed.**

—Wayne Muller

3. Boyle contends that money was not originally used to keep “each other down” and facilitate competition over scarce resources. Rather, money “was about mutual recognition and facilitating human relationships.” How has that major shift in money’s purpose colored your understanding and experience of life?

**Small-Group Exercise:** Life-Sentences

Gather in groups of two or three.

4. Meeting Two explored Lynne Twist’s three myths that “define our relationship to money.” Her book, *The Soul of Money*, also describes “life sentences” we struggle with in relationship to money. We embrace these sentences as truth, when in fact they are patterns of thinking, often unconscious. For example, I

**The modern banking system manufactures money out of nothing. The process is perhaps the most astounding piece of sleight of hand that was ever invented... Bankers own the earth; take it away from them, but leave them with the power to create credit, and with the stroke of a pen they will create enough money to buy it back again.**

—Lord J. Stamp

might believe “There will never be enough.” Or you may take “I will always worry about money” as a given. Twists lists “Marry the money and love will come later” as a powerful sentence in her life.

Unexamined life sentences often become limiting factors in life. In the space below write some of your more powerful money-related life sentences.


5. Are you satisfied with those sentences? If not, how might you re-write them? Try writing out a few options in the space below.

**Large Group Discussion:** Lewis Hyde

6. What struck you most in Hyde’s piece?

7. Boyle writes, “Most anthropologists agree that money started as a form of ritual gift.” Hyde’s piece highlights how, in many indigenous cultures, the gift was designed to “always move.” So, money originated as a gift, that must in turn move, be given away. Describe an experience or situation when you interacted with or understood money in that way.

8. Hyde writes, “The consumer of commodities is invited to a meal without passion...that leads to neither satiation nor fire...” Isaiah similarly asks why “Spend money on what is not bread, and your labor on what does not satisfy?” Do you? When? Why?

**Closing Prayer**

Thank you for the gift of life, of food, of clean water; thank you for our friends and our families. Thank you for this time together and for the beauty and generosity of your creation. We ask for some levity, perspective, freedom, in relationship to money. May we gain deeper trust in you, may we experience contentment, may we have eyes to see all the gifts in our lives. Amen.

**Action Steps**

The “Purpose” section above asks “Can we see money, like life itself, as a gift meant to be held lightly with an open hand, not clenched as with a fist?” Have you recently thought of a group, a person, a cause, a friend, and felt a nudge to give them a gift—of money, time, or talent—but have not seen your way to do so yet? Make the gift this week and then note what the experience is like for you.

Another idea: take a look at those re-written “life sentences” above. How might you practice or embody one of those this next week? Then try it!

**Reminder**

Designate next gathering’s facilitator. Read selections prior to Meeting Four (see “Read Before Today’s Gathering,” page 248).



## Meeting Four: **The Sacramental Use of Money**

### **Purpose**

To become more comfortable talking about money, wealth and equity

To explore the practice of redistributive justice

### **Read Before Today's Gathering**

“Compassion,”  
Henri Nouwen

—p. 59

“The Call of the Rich Man and the Kingdom of God in Mark,” Ched Myers

—p. 66

### **Facilitator Overview**

1. Take responsibility for leading the meeting.
2. Pay attention to time; move the discussion along when necessary.
3. Ensure everyone has a chance to participate.
4. *Prepare for the gathering*: read the study guide and readings carefully; have a strong sense of the meeting's content and flow, and of how time might best be spent.
5. Help create a welcoming space.
6. Read (with the group) the Purpose and Overview.
7. Allow for time at the end of the meeting to go over the session's Action Step.
8. Designate next meeting's facilitator.

### **Overview**

As mentioned in Meeting Two, and introduced in *Money and Faith's* “Welcome” (page 12), I intend that this book be personal, prophetic, pastoral and purposeful (practical). This meeting and its readings suggest compassion, to “suffer with,” offers the gift of joy, the challenge of “downward mobility” and declare that the redistribution of wealth is an important practice within the Christian faith. They are challenging readings that begin to take on the flavor of a prophetic word.

### **Opening Meditation**

“Contrary to many legends, the saints are not spooky figures, morally superior, abstentious, pietistic. They are seldom remembered, much less haloed. In truth, all human beings are called to be saints, but that just means called to be fully human...The saints are simply those men and

women who relish the event of life as a gift and who realize that the only way to honor such a gift is to give it away.”<sup>1</sup>

—William Stringfellow

### Check-In

How was your experience making that gift you’ve been thinking about for a while now, or practicing your *re-written* money-related life sentences. (See last meeting’s Action Steps.)

### Opening Prayer

Holy One, thank you for beautiful words, beautiful hearts and beautiful places which reveal your beauty to us. Thank you for this time to be together again. Guide us and convert us as we continue to consider the powerful and mysterious force of money in our lives. Help us collaborate with you in making this a world of enough for all. Amen.

### Large Group Discussion: Money as a Sacrament

(If you have limited time, start with the questions in bold.)

1. How did you react to today’s readings? What emotions did you feel?

2. William Stringfellow writes (“Money,” from *Dissenter in a Great Society*): “Freedom from idolatry of money, for a Christian, means that money becomes useful only as a sacrament—as a sign of the restoration of life wrought in this world by Christ.” In his view the offertory or collection is a sacramental element of a worship service in that it represents “the oblation of the totality of life to God.” Money becomes a “witness” to the offering of one’s “decisions, actions and words to God.” What do you think of this idea of money as sacrament? Tell about an experience or time in your life when money was a sacrament to you.

**Being faithful to God is always manifest practically in a transfigured distribution of resources.**

—Tom Beaudoin

### **Pairs**

Turn to your neighbor to discuss the following.

**3. Brainstorm with your partner some practices that could help money become “useful as a sacrament”**

- for you;
  
- for your family;
  
- for your faith community.

**Large Group Discussion:** Redistributive Justice and Compassion

Share some of your best ideas from the pair discussions.

**The final integration of counter-cultural personal life occurs when we deliberately enter the presence of persons for whom the consumer and commodity ideology is not a dream, but a nightmare.**

—Father John Kavanaugh

**4. Myers contends that redistributive justice is a primary practice for those following Jesus. Nouwen says that compassion calls us to “downward mobility.”**

How does this strike you? Do you agree? Why or why not?

How have you and your faith community sought to “redistribute wealth as reparation to the poor”?

**5. Nouwen states that compassion is “central to all great religions.” What has this call to compassion brought forth in you?**



6. Ched Myers' exegesis of the "call of the rich man" in Mark 10 suggests the parable is not so much about the rich, but about the nature of God's kin-dom. The kin-dom is a place the rich cannot enter, at least not "with their wealth intact."

By the world's standards, most Americans are wealthy. What do you think about Myers' statement? How do you feel when you consider it?

7. Do you know people or families whose relationship with/use of money you respect? Tell about them.

### Closing Prayer

Dear God, life itself is indeed a beautiful gift. May we be filled with wisdom and grace, for it is often difficult to trust you when money so often seems to provide what we need. Guide us down the road of "sainthood" where we might more and more resemble those who relish life as a gift and realize "that the only way to honor such a gift is to give it away." Help us see how money can be a sacrament, used as a sign of Christ's restoration of life in the world. With gratitude, amen.

### Action Step

Go back to any of the three previous action steps; you could choose to continue practicing one of those. Or, perhaps that money autobiography is not quite done? Work on that.

### Reminder

Designate next gathering's facilitator. Read selections prior to Meeting Five (see "Read Before Today's Gathering," page 252).



## Meeting Five: **Happiness, Externalities and Economic Growth**

### **Purpose**

To increase understanding of how today's dominant economy (the Big Human Economy) operates in order to begin seeing that economy in a new light

To transition from our personal relationship with money to consider the system that creates monetary wealth

### **Read Before Today's Gathering**

"The Eight-Hundred Pound Gorilla," Michael Schut —p. 74

"Prelude to After Growth," Michael Schut —p. 82

"After Growth," Bill McKibben —p. 84

"The Ecological and Economic Model and Worldview," Sallie McFague —p. 96

### **Facilitator Overview**

1. Take responsibility for leading the meeting.
2. Pay attention to time; move the discussion along when necessary.
3. Ensure everyone has a chance to participate.
4. *Prepare for the gathering:* read the study guide and readings carefully; have a strong sense of the meeting's content and flow, and of how time might best be spent.
5. Help create a welcoming space.
6. Read (with the group) the Purpose and Overview.
7. Allow for time at the end of the meeting to go over the session's Action Step.
8. Designate next meeting's facilitator.

### **Group Reading**

Please read the following together.

Up until now, this book's journey has primarily focused on the more personal: How do you see? What's your relationship with money like? What role does money play in your life? You've had time to consider themes of scarcity and abundance, written your own "money autobiography" and read challenging pieces on faith and wealth. Hopefully, you have gained understanding and insight and perhaps started to integrate new faith-based practices into your own relationship with money.

Bring these learnings along with you now as the book's focus shifts! Too often books, teachers, our own thinking and ways of life, stop at the personal level: as if faith bore no impact whatsoever on public life, on the marketplace, on the kind of society we create.

*Money and Faith* now shifts to that larger arena. That shift could be described as moving from considering the idolatry of money on a personal scale to considering that idolatry on a societal, even global scale. Or: beyond our personal relationship with money, how does our faith call us to relate to that money-making system we call the economy?

As I wrote in *Money and Faith*'s "Welcome" (page 12), this book seeks to be personal, prophetic, pastoral and purposeful (practical). At this point, the book and study guide shift from the personal to the more prophetic—in the sense that prophets often make us uncomfortable, ask us to see in a new way and consider previously unexamined realities.

In her essay "Scarcity: The Great Lie," Lynne Twist suggests that "that's just the way it is" is one of the myths undergirding the lie of scarcity. Today you're being asked to think about the global economy. When taking on anything so vast and complicated, it's crucial to remember that myth—to know that there are other options, should we as a society decide that the way things are now don't seem to work that well. That's *not* "just the way it is."

### Opening Meditation

If you like, spend a few minutes together in silence, then read Isaiah 6:9-11.

The Lord said, "Go and tell this people: 'Be ever hearing, but never understanding; be ever seeing, but never perceiving.' Make the heart of this people calloused; make their ears dull and close their eyes. Otherwise they might see with their eyes, hear with their ears, understand with their hearts and turn and be healed."

Then I said, "For how long, oh Lord?" And God answered: "Until the cities lie ruined and without inhabitant, until the houses are left deserted and the fields ruined and ravaged..."

God's words through Isaiah crash through the undergrowth of the millennia, as solid, real and strong as granite. The dust settles. We are brought up short.

The Big Human Economy has blinded us, stopped up our ears, so that we hear but do not understand, see but do not perceive.

**The great obstacle is simply this: the conviction that we cannot change because we are dependent upon what is wrong. But that is the addict's excuse, and we know that it will not do.**

—Wendell Berry

**Opening Prayer**

Creator God, bless us with eyes that see and ears that hear ever more clearly the kind of persons we are called to be. We pray for the vision to co-create the kind of world, the kind of economy, that would reflect your image more closely. In Jesus' name, amen.

**Small-Group/Pair Discussion: Quality of Life**

Let's start today in groups of two or three. Quietly consider and write down your answers to the following two questions. Then discuss those with your small group.

1. One of the surveys McKibben cited asked, "What single factor would most improve the quality of your life?" How would you answer that question?
2. McKibben reports that researchers have found: "Money consistently buys happiness right up to about \$10,000 per capita income, and that after that the correlation disappears." No matter your income, does part of you feel and think that more money would make you happier? Why or why not?

**Large Group Discussion: Faith and Economics**

3. In one sentence, share what single factor would "most improve the quality of your life."

**Trickle down economics, which holds that so long as the economy as a whole grows everyone benefits, has been repeatedly shown to be wrong.**

—Joseph Stiglitz,  
Nobel Prize Winning Economist

4. The essay titled "The Eight-Hundred Pound Gorilla," highlighted the following characteristics of the Big Human Economy (essentially McFague's neo-classical economics):
  - Nature's "free" services
  - Externalities
  - Measuring growth via the Gross National Product (GNP).

Understanding each of these is important in terms of being able to see our economic system in new ways; take some time to discuss the essay.

Did anything particularly strike you about these three characteristics? How does, or might, your faith inform your perspectives on such issues?




5. McFague describes a vision of the good life based on “sustainability.” How can your church community live more sustainably as a people called to “love your neighbor as yourself”?

6. What do you think of characterizing the Big Human Economy as a “violent economy”?

7. The Big Human Economy assumes the world to be a profane place. Would you agree; why or why not? Our faith traditions hold that the world is, rather, a sacred place. How do you begin to reconcile the contradictions?

8. Do you recall times when God’s creation shone with a sense of the sacred? If you have time, some of you may wish to briefly share those stories.

**Closing Prayer**

Enliven us, God, for we need to be fully alive in order to engage our hope and vision with anything as big and powerful as the Big Human Economy. We need the best that each one of us has to offer: so call forth our compassion, our wits, our creativity, our sense of humor and our wisdom. Gratefully, amen.

**Action Step**

“The Eight-Hundred Pound Gorilla” described externalities associated with our current economic system. Consider your daily or weekly routine. Identify at least one negative externality to which you contribute. Commit to reducing the amount of your contribution, starting with one day or one week, and see how it goes. Share your idea with the group.

**Reminder**

Designate next gathering’s facilitator. Read selections prior to Meeting Six (see “Read Before Today’s Gathering,” page 257).



## Meeting Six:

### Wheat Farmers and Corporate Power

#### Purpose

To understand some characteristics currently built into corporations

To consider how corporations can help create greater equity and ecological sustainability

#### Read Before Today's Gathering

"Corporate Personhood," Michael Schut —p. 104

"Command and Control," William Greider —p. 105

"Breadbasket of Democracy," Ted Nace —p. 117

#### Facilitator Overview

1. Take responsibility for leading the meeting.
2. Pay attention to time; move the discussion along when necessary.
3. Ensure everyone has a chance to participate.
4. *Prepare for the gathering*: read the study guide and readings carefully; have a strong sense of the meeting's content and flow, and of how time might best be spent.
5. Help create a welcoming space.
6. Read (with the group) the Purpose and Overview.
7. Allow for time at the end of the meeting to go over the session's Action Step.
8. Designate next meeting's facilitator.

#### Overview

Meeting Five took a broad look at economics and the system that creates monetary wealth. Today's gathering examines one part of that system—large corporations. The purpose is not to lay blame but, again, to help us see in a new way. Corporations are intricately connected to most of our lives. Many reading this book will own at least some stock; most of the products we buy come to us via corporate capacity.

Corporations have become a dominant presence in our lives, illustrated by the fact that most of us could identify at least 25-50 corporate logos. How many plant or animal species native to our region could we so name?

Looked at simply and somewhat objectively, however, corporations are legal entities, created through a series of choices. It follows then that they can be changed, through a series of different choices. As

## 258 ◆ Money &amp; Faith

Ted Nace says, “Because their [corporation’s] powers are determined by laws, not by nature, it is possible to engineer them with all sorts of qualities....The key lesson is this: corporations are only as powerful as they are legally designed to be.”

**Check-In**

Last session’s Action Step asked you to reduce your contribution to a negative externality. How did that go? Was it relatively easy, a hassle, fun? What would it take for you to continue with that change?

**Opening Prayer**

You may want to begin with a time of centering silence and then pray together:

“Two things I ask of you, O Lord;  
do not refuse me before I die:  
Keep falsehood and lies far from me;  
give me neither poverty nor riches,  
but give me only my daily bread.  
Otherwise, I may have too much and disown you  
and say “Who is the Lord?”  
Or I may become poor and steal,  
and so dishonor the name of my God.”  
Amen.

—Proverbs 30:7-9

**Group Discussion:** Corporations

1. How did you respond to today’s readings; what struck you most?
2. Nace introduces the simple question, “What is an economy for?” Take a couple minutes to think about how you would answer that question. Write down a summary of your answer below; share those with one another.
3. My essay highlighted corporate personhood as a particularly powerful buttress of corporate power. Greider addressed further characteristics of modern-day corporate structure, including:
  - Limited liability
  - Majority (rather than unanimous) shareholder rule
  - Concentration of power and wealth.



Each of those structural realities came about through a series of choices and can be changed with a different set of choices. What do you think of Greider's critiques?

4. Imagine you could significantly change one of the characteristics considered in the previous question. What would you choose to do and why? What would change as a result?

**In basic character, the Corporation resembles a shrewd and muscular wild animal that sooner or later figures out how to break out of its cage. Instead of building new cages, we should investigate the DNA of these creatures.**

—William Greider

5. Nace briefly describes a township in Pennsylvania which declared that “corporate ‘personhood’ rights no longer would apply” there. Think of an issue in your life or your region. How would such an approach—asserting the rights of actual persons over the rights of corporate persons—in some way make life better for real people?

### Closing Prayer

Creator, Sustainer, Redeemer,

As Creator you speak and bring forth life; as Sustainer you open your hand and nurture life; as Redeemer you reconcile and heal life.

As co-creators, created in your image, we too can nurture and heal life. We pray for humility and wisdom in the face of complicated issues raised by corporate power and pray that those structures may one day also be committed to nurturing and healing life. Amen.

### Action Step

Much of our food supply is controlled by large corporations (like Monsanto, Cargill, ADM). In the United States, under that agribusiness system, the average morsel of food travels 1,500 miles to reach our plates. In buying locally grown food

## 260 ◆ Money &amp; Faith

we support “agri-culture” (local farmers, rural communities) rather than “agri-business” and their corporate owners.

This week purchase some locally grown foods. Check out a local Farmers Market (visit [www.localharvest.org](http://www.localharvest.org) to locate one near you); or, most grocery stores now carry some local items. If this Action Step is something you already do, check out the Center for a New American Dream at [www.newdream.org](http://www.newdream.org); or visit Co-Op America’s site at [www.responsibleshopper.org](http://www.responsibleshopper.org). Perhaps you’ll find another commodity (besides food) you could purchase in such a way as to support more local, sustainable economies.

**Other Resources**

- Locate Community Supported Agriculture farms at [www.sare.org/csa/index.htm](http://www.sare.org/csa/index.htm)
- Two great books describe eating locally for a year:
  - Barbara Kingsolver and her family eat locally in Virginia. Her book is *Animal, Vegetable, Miracle*.
  - Bill McKibben’s *Deep Economy* describes his year eating locally in Vermont.

**Reminder**

Designate next gathering’s facilitator. Read selections prior to Meeting Seven (see “Read Before Today’s Gathering,” page 261).



## Meeting Seven:

### Economic Globalization— Views from the South

#### Purpose

To invite into this conversation a former Haitian president and a Brazilian theologian in order to listen to the voices of those often relegated to the sidelines

#### Read Before Today's Gathering

“Globalization: A Choice between Death and Death,”  
Jean-Bertrand Aristide —p. 130

“Liberation Theology and Ecology,”  
Leonardo Boff —p. 134

#### Facilitator Overview

1. Take responsibility for leading the meeting.
2. Pay attention to time; move the discussion along when necessary.
3. Ensure everyone has a chance to participate.
4. *Prepare for the gathering:* read the study guide and readings carefully; have a strong sense of the meeting's content and flow, and of how time might best be spent.
5. Help create a welcoming space.
6. Read (with the group) the Purpose and Overview.
7. Allow for time at the end of the meeting to go over the session's Action Step.
8. Designate next meeting's facilitator.

#### Overview

Following on Meeting Six's conversation about corporate power, this meeting explores globalization from the perspective of writers from other cultures. Rooted in the prophetic tradition where those with power are confronted by the lives and circumstances of those on the outside, we are invited to see with new eyes.

#### Opening Meditation

On a certain Sabbath years ago, Jesus visited the synagogue in Nazareth. He read from the prophet Isaiah:

“The spirit of the Lord is on me, because God has anointed me to preach good news to the poor. God has sent me to proclaim freedom for the prisoners and recovery of sight for the blind, to release the oppressed, to proclaim the year of the Lord's favor.”

—Luke 4:18-19



3. What were some of the negative externalities experienced by many Haitians as a result of free-trade policies?
  
  
  
  
  
  
  
  
  
  
4. How is economic globalization similar to the colonization indigenous peoples have experienced over the last 500 years? How is it different?

**Pair/Small-Group Discussions:** Option for the Poor  
(Join one or two others with whom you've not yet spent much time.)

5. Leonardo Boff wrote about the Catholic social teaching of the “preferential option for the poor.” He says that to “opt for the poor entails a practice.”

In what ways (practices) does your church opt for the poor?

In what ways do you opt for the poor?

How do you see, or when do you experience, yourself as poor?

**The spoil of the poor is  
in your houses; what do  
you mean by crushing  
my people, by grinding  
the face of the poor?**

—Isaiah 3:14

**Large Group**

Briefly share highlights or themes from your pair/small group conversations.

**Closing Prayer**

God, we pause to recognize that life itself is a gift from you. We know deep down there is that in us which profoundly connects to all life, and desires to love and serve that life. We experience your care through the beauty and generosity of creation—clean air, healthy soil, flowing water. Something of you is present in life itself. May our time together deepen and remind us of our connections and responsibilities as members of your household. May we open ourselves to the poor as Jesus did; may we be bearers of good news to that which is poor within us and to the poor around us. Amen.

**Action Step**

Aristide's essay reflects on his country's experience with "free trade." The "fair trade" movement grew up in response to free trade policies. (Meeting Ten includes a reading and further consideration of fair trade.) Essentially, fairly traded products seek to ensure that growers and producers receive a living wage. Many fair trade products are also grown or produced sustainably.

This week seek out a fairly traded product. Coffee and tea are often available. If not, ask your grocer to stock fair trade items. If some of your purchases are already fairly traded, see if you can find a new (to you) fair trade product.

Many churches serve fair trade coffee. If yours does not, find out what it would take to introduce fair trade to your entire congregation.

**Resources to Get You Started**

- TransFair USA: [www.transfairusa.org](http://www.transfairusa.org)
- Equal Exchange: [www.equalexchange.org](http://www.equalexchange.org)

**Reminder**

Designate next gathering's facilitator. Read selections prior to Meeting Eight (see "Read Before Today's Gathering," page 265).



## Meeting Eight:

## Jubilee Justice

### Purpose

To consider the biblical theme and practice of Jubilee

### Read Before Today's Gathering

"Jubilee Justice,"

Maria Harris

—p. 140

"On Being a Jubilee Church," Rich Lang

—p. 149

### Facilitator Overview

1. Take responsibility for leading the meeting.
2. Pay attention to time; move the discussion along when necessary.
3. Ensure everyone has a chance to participate.
4. *Prepare for the gathering*: read the study guide and readings carefully; have a strong sense of the meeting's content and flow, and of how time might best be spent.
5. Help create a welcoming space.
6. Read (with the group) the Purpose and Overview.
7. Allow for time at the end of the meeting to go over the session's Action Step.
8. Designate next meeting's facilitator.

### Overview

Some suggest that the Jubilee is a central tenet of both the Old and New Testaments. Jubilee justice, as described by Walter Brueggemann, means "finding out what belongs to whom and giving it back." Doing so would certainly be good news to the Haitian peasants we read about in Meeting Seven.

Brueggemann's pithy statement also bears considerable resemblance to the way Jesus described his mission in Luke 4 to preach good news to the poor, to release the oppressed, to set the prisoner free...as we read in Meeting Seven's Opening Meditation.

This meeting is the last of four under the "prophetic banner." Meetings One through Four sought to essentially highlight more personal themes while Meetings Nine through Twelve seek to move into the more practical/purposeful. (Not that the three—the personal, prophetic and purposeful—can be neatly divided and separated.)

**Opening Meditation/Prayer****Litany of Jubilee**

*Facilitator:* Because Earth belongs to God and its fruits are “free,” the people should justly distribute those fruits rather than hoard them.

*Group:* Teach us Brother Jesus to practice Jubilee.

*Facilitator:* The word “Sabbath” appears in the story of manna in the wilderness (Exodus 16:15-26). This story was more than a lesson about God’s sustaining love. It also served as a reminder that the purpose of economic organization is to guarantee enough for everyone, not surplus accumulation by the few.

*Group:* Teach us Brother Jesus to practice Jubilee.

*Facilitator:* Our attempts to control the forces of production are to be regularly interrupted by prescribed Sabbath Rest for both the land and human labor (Exodus 31:12-17; Deuteronomy 15:1-7). We are to rest one day a week and let the land rest every seventh year just as God rested.

*Group:* Teach us Brother Jesus to practice Jubilee.

*Facilitator:* The “Sabbath Rest” cycle culminated in a “Jubilee” every 50th year (Leviticus 25). In agrarian societies (like Biblical Israel and most Third World countries today), the cycle of poverty begins when a family has to sell off its land in order to pay off a debt. It reaches its conclusion when landless peasants can sell only their bodies, becoming bond-slaves. The Jubilee was given to prevent this from happening.

*Group:* Teach us Brother Jesus to practice Jubilee.

*Facilitator:* What this meant was that every 50th year the land that had been sold was returned to the family that originally owned it (Leviticus 25:13, 25-28). All financial debts were cancelled; all debt written off. All slaves were freed (Leviticus 25:35-55; Deuteronomy 15:1-18). The rationale for this unilateral restructuring of the economy was to remind Israel that the land belongs to God (Leviticus 25:23) and that they were an Exodus people who must never return to a system of Empire and slavery (Leviticus 25:42).

*Group:* Teach us Brother Jesus to love mercy, do justice and walk humbly with our God. In this way we become a Jubilee people. Amen.<sup>1</sup>

**Check-In**

Briefly, what was your experience in trying to buy fair trade products?



**Pair Discussion:** Jubilee

1. Harris presents five guidelines of economic justice:
  - a. There are limits to growth.
  - b. There are limits to earning.
  - c. There are limits to accumulation.
  - d. There are no limits to all people having the right to certain benefits.
  - e. There are no limits to human resistance...and there are no limits to human imagination.

Consider the limits to earning and accumulation. What do you think of those limits? How might you make those practical in your own life; how might they be made manifest in the wider society?

2. Harris briefly describes people she has met whose practice of Jubilee left a strong impression on her. Have you met others who similarly affected you? How did they practice Jubilee?

**Large Group Discussion**

3. What from your pair discussions would you like to share with the whole group?

**If we are going to dismiss the Jubilee because Israel practiced it only inconsistently, we should also ignore the Sermon on the Mount because Christians have rarely embodied Jesus' instruction to love our enemies.**

—Ched Myers

4. How do you practice Jubilee in your own life?

268 ◆ *Money & Faith*

5. Pastor Rich Lang's sermon celebrates his congregation's choice to become a Jubilee Congregation. He believes the "...foundation of Jubilee spirituality, a Jubilee politics of justice, is the bonding of a people." How do you understand this and would you agree?
  
6. How does your church practice the Jubilee? How else might your church practice the Jubilee?
  
  
  
  
  
  
  
  
  
  
7. Harris suggests that mourning is a common reaction to the practice of Jubilee justice ("Find out what belongs to whom and give it back..."). For what do you need to mourn, either personally, socially, or ecologically, as you seek to contribute to Jubilee justice? Why?

**Closing Prayer**

Creator, Sustainer, Redeemer, we confess that sharing does not always come easily. We acknowledge that most of us live on land stolen from indigenous tribes. We know that this country's original wealth flowered on the backs of stolen slave labor. We have not practiced Jubilee.

We also confess with the Psalmist that "The Earth is the Lord's and all that is therein;" we know that all we have comes from you—and so we open our hands. Help us loosen our grasp. Help us become a Jubilee people. Amen.

**Action Step**

This week read over your money autobiography. (If you have not finished yet, do that first!) In your story, where do you see yourself seeking to practice Jubilee?

**Reminder**

Choose a facilitator and read the selections for Meeting Nine (page 269).

1. Rich Lang, Pastor of Seattle's Trinity United Methodist.



## Meeting Nine:

### Sabbath and Tithing— There Is Enough

#### **Purpose**

To invite rest and Sabbath into our lives

To challenge the cultural framework “time is money”

To explore the practice of tithing

#### **Read Before Today's Gathering**

“It is Good,” Wayne Muller —p. 154

“The Gift Must Always Move,” Ched Myers —p. 158

“The Ultimate Question: Where Is My Security?” K. Killian Noe —p. 164

#### **Facilitator Overview**

1. Take responsibility for leading the meeting.
2. Pay attention to time; move the discussion along when necessary.
3. Ensure everyone has a chance to participate.
4. *Prepare for the gathering*: read the study guide and readings carefully; have a strong sense of the meeting's content and flow, and of how time might best be spent.
5. Help create a welcoming space.
6. Read (with the group) the Purpose and Overview.
7. Allow for time at the end of the meeting to go over the session's Action Step.
8. Designate next meeting's facilitator.

#### **Overview**

As mentioned in the previous meeting, Meetings Nine through Twelve emphasize purposeful/practical steps we can take. In light of our own relationship with money and in response to the prophetic voices raised in this study guide, how shall we then live?

Today's meeting highlights Sabbath and tithing, two well-known Christian practices. Sabbath connects to our relationship with time; tithing connects to our relationship with money. Time and money are two of the areas in which many of us experience a sense of scarcity. I have found that both Sabbath and tithing, though, actually offer a sense of abundance of both time and money. As I place money in the offering plate or send a check to a great organization, I find, at least some of the time, that that action builds a sense of sufficiency within me. I want to open my hand and give back that which was really never mine in the first place.

270 ◆ *Money & Faith*

It's quite the same with Sabbath keeping, a tough practice for me. When I do receive Sabbath rest as a gift, however, I find it the perfect antidote to time-famine, the feeling that there is never enough time.

So both, really, are ways of practicing and embodying abundance. Both usher me closer to a world of sufficiency and trust.

### **Opening Meditation**

Please read the following from Matthew 6:25-34:

“Therefore I tell you, do not worry about your life, what you will eat or drink; or about your body, what you will wear. Is not life more important than food, and the body more important than clothes? Look at the birds of the air; they do not sow or reap or store away in barns, and yet [God] feeds them. Are you not much more valuable than they? Who of you by worrying can add a single hour to his life?

“And why do you worry about clothes? See how the lilies of the field grow. They do not labor or spin. Yet I tell you that not even Solomon in all his splendor was dressed like one of these. If that is how God clothes the grass of the field, which is here today and tomorrow is thrown into the fire, will God not much more clothe you, O you of little faith? So do not worry, saying, ‘What shall we eat?’ or ‘What shall we drink?’ or ‘What shall we wear?’ For the pagans run after all these things, and [God] knows that you need them. But seek first God’s kingdom and God’s righteousness, and all these things will be given to you as well. Therefore do not worry about tomorrow, for tomorrow will worry about itself. Each day has enough trouble of its own.”

Spend a few minutes in silence, letting go of your worries.

### **Opening Prayer**

Creator God, we seek to lay our worries down that we might be present to you and to each other during our time together. Thank you for this day. Amen.

### **Group Reading**

(We suggest members take turns reading.)

Time equals money. There may be no more insidious or destructive tenet in modern life. Some of us say it as if it's a given, an assumption we all share. Others of us use the phrase half-jokingly or sarcastically, but then realize we are doing the math in our heads.

Time equals money and many of us end up feeling like we don't have enough of either. When we equate the very gift of life to money, we end up commodifying all of life, and see the world through the mind-bending prism of the dollar sign.

**“Show me your checkbook and I will tell you what you believe.”**

—Anonymous

I remember when gas stations first installed credit card pay stations at each pump (why, by the way, do we have to “Remove Card Quickly”?). I was pretty turned off. This “technological advance” meant one less face-to-face, human interaction in my day. I did not want my life to become so convenient, so efficient, that it no longer held such interactions.

Here was one more opportunity to live as a consumer, where every economic transaction is reduced to the most basic elements: my choice, my credit card, a computer, and bits of information communicated digitally to my bank. Or, here was an opportunity to live as a person in a community, where economic transactions acknowledge our relationship with others. Perhaps as I walk into the gas station I hold the door open for someone and greet them. Perhaps I have the opportunity to wait in a short line, practice patience, and remind myself that a good life is not measured by its productivity or speed. Perhaps as I approach the cashier, I notice that she looks haggard. It's late and I wonder if this is a second job. In small ways I seek to be kind to her, smile, make eye contact, and thank her for her help.

Now, I often use the “pay outside with credit card” option. I don't feel bad about that. But I do ask myself why. Why am I in a hurry? What on earth did I do, how did I ever get “enough” done, when my only option was “pay inside with cash”? Why do I more often choose convenience over interaction? Am I operating out of the “time is money” framework?

On another level, beyond my own life, why do the companies who own the stations invest in the pay-at-the-pump option? Simply put, because they are operating out of the “time equals money” worldview. The less time we take at the pump, the sooner the next customer can purchase their gas, the more gas is sold, the more money made. And, as more of us choose to pay outside, the company needs to employ fewer cashiers.

**As a commodity, time becomes something that must be managed and not wasted. Activities are measured by their time-efficiency...We are so trapped in an endless spiral to purchase more devices, lured by the promise that they will save us time, that we have lost the ability to...luxuriate in the present.**

—Richard Gaillardetz

**Large Group Discussion:** Sabbath and Tithing

1. The “Time Is Money” worldview is essentially diametrically opposed to a rich practice of Sabbath. What Sabbath practices have you found especially meaningful—as an individual, as a family, or within your congregation?

**If we refuse rest until we are finished, we will never rest until we die. Sabbath dissolves the artificial urgency of our days, because it liberates us from the need to be finished.**

—Wayne Muller

2. Myers connects Sabbath with economics in his essay. How have you seen or experienced Sabbath as an economic practice?

3. Noe connects tithing with the call to engage in acts of justice. How have you connected tithing with justice?

4. Muller ties our willingness to rest with our beliefs about the nature of life: “At rest, we come face-to-face with the essence of life.” Would you agree? How have you experienced Sabbath rest? How does it bring you in touch with the very nature of life?

5. What has been your experience with tithing, or giving money away in general?

**6. How do you respond to Noe's extension of tithing to "proportionate giving"?**

7. If talking about tithing feels uncomfortable, how about sharing your 1040s (a practice I know at least one church has tried)? What might be gained through revealing at least a bit more about our finances to one another?
8. Many today feel their lives are burdened with too much activity and/or too much stuff. How might you, as a group, or as a congregation, support one another in "dis-encumbering" your lives?

**Closing Prayer**

Loving God, spark our thinking, enliven our hopes, and enter our world in ever-surprising and life-giving ways. Thank you that, contrary to popular culture, and often popular belief, time is not money and we need not rush around as if there's never enough of either. For rest in that grace, we pray. Amen.

**Action Step**

Connecting Sabbath with economics, as Myers discusses, is a potentially liberating and revolutionary practice. This week, find a way to practice Sabbath specifically connected to economics. Those of you who have a difficult time not working (at your job) on the Sabbath, rest from your work. Or, you, and maybe your family too, could agree for one day each week to not spend money. Put the checkbook, cash and credit cards to rest. Don't participate in the monetary economy, but choose rather to enrich the gift economy within your circle of friends and family.

**Reminder**

Designate next gathering's facilitator. Read selections prior to Meeting Ten (see "Read Before Today's Gathering," page 274).



*Meeting Ten:*

**Investments, Retirement and Jubilee**

**Purpose**

To consider what our money is actually doing when it is invested, when it is spent

To ask how the Jubilee might be reflected in those practical, everyday choices

**Read Before Today's Gathering**

“Investing, the Poor and Social Change,”  
Andy Loving  
—p. 173

“Making Trade Fair for Africa,” Sarah  
Tarver-Wahlquist  
—p. 180

“When Women Decide to Be Unstoppable,”  
Susan Wilkes and  
Jim Klobuchar  
—p. 186

“Retirement, Money and the Reign of God,” Andy Loving  
—p. 195

**Facilitator Overview**

1. Take responsibility for leading the meeting.
2. Pay attention to time; move the discussion along when necessary.
3. Ensure everyone has a chance to participate.
4. *Prepare for the gathering:* read the study guide and readings carefully; have a strong sense of the meeting’s content and flow, and of how time might best be spent.
5. Help create a welcoming space.
6. Read (with the group) the Purpose and Overview.
7. Allow for time at the end of the meeting to go over the session’s Action Step.
8. Designate next meeting’s facilitator.

**Overview**

If Jubilee is a central biblical tenet, how might individuals and congregations reflect the Jubilee, specifically related to spending and investing money? What purposeful actions can we take that begin to move us in the direction of, as Walter Brueggemann describes it, “finding out what belongs to whom and giving it back”? Andy Loving describes practical ways our own personal and congregational investments can express values of compassion, solidarity and creation-care. In describing the fair trade movement, “Making Trade Fair for Africa” reveals how buying fair trade is an investment many of us can make on a regular basis, as is supporting micro-finance institutions and efforts.

**Opening Meditation**

Read the Psalm together.



The Lord is my shepherd; I shall not want. He maketh me to lie down in green pastures: he leadeth me beside the still waters.

He restoreth my soul: he leadeth me in the paths of righteousness for his name's sake. Yea, though I walk through the valley of the shadow of death, I will fear no evil: for thou art with me; thy rod and thy staff they comfort me.

Thou preparest a table before me in the presence of mine enemies: thou anointest my head with oil; my cup runneth over. Surely goodness and mercy shall follow me all the days of my life: and I will dwell in the house of the Lord for ever.

—Psalm 23 (*King James Version*)

### Opening Prayer



Loving God, the Psalmist seems to have found that place within where he did not “want.” May each of us grow to discover those places and may we learn to spend more and more time there. Amen.

### Check-In

Last week's Action Step challenged you to practice Sabbath connected specifically to economics. What did you come up with? How did that go?

### Small-Group Discussion

(Discuss the following questions in groups of three or four; come back together for the Group Discussion below. Reminder: for those groups with less time, consider the questions in bold first.)

1. **What in Andy Loving's essay struck you?**
  
2. What sort of feelings, questions, concerns or hopes surface when you think about retirement?
  
3. **What is retirement for anyway?**

**Large Group Discussion**

Begin by reading the prayer below, the one that concluded Meeting One (from Trinity United Methodist Church in Seattle).

“I pledge, O God, to discover how much is enough for me to be truly fulfilled, neither rich nor poor, and to consume only that.

“I pledge, O God, to be part of the discovery of how much would be enough for everyone—not only to survive but to thrive—and to find ways for them to have access to that.

“May this offering of restraint and justice teach me to live like Jesus, healing my life and the life of this world. Amen.”

**4. What is your response to this prayer?**

**I know what it is to have little, and I know what it is to have plenty. 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. I can do all things through him who strengthens me.**

—Philippians:11b-13

**5. How could a congregation support its members as they grapple with questions of retirement?**

6. What sort of connections do you see between your faith and the ideas in today's readings?  
Discuss your answers.

**7. Today's readings highlighted socially responsible investing, fair trade and microfinance. How else, where else, do you spend or invest money in ways you feel move toward Jubilee?**

8. If you belong to or attend a congregation:
  - a. Are you aware of its investment goals and/or portfolio? (If not, perhaps a few of you would be interested in looking into that.)
  - b. Growing numbers of congregations now purchase fair trade items, especially coffee. Meeting Seven's Action Step encouraged you to find out if your congregation does. If not, are any interested in getting that started? Perhaps at first once a month?

### Closing Prayer



Holy One, you give us insight, opportunity and creativity; we give you thanks. You invest all you have to reveal to us what we most fervently hope and can scarcely believe—that we are beloved. You invest creation with unspeakable beauty and terrible power; we bow humbly. We seek to return to you, with graciousness and joy, what has always been yours. Amen.

### Action Step

If you have investments, research where those funds are invested. Would you consider moving funds into screened investments or Community Development Financial Institutions? Or perhaps future funds could be placed in such investment vehicles. Ask someone to keep you accountable for doing so.

Or, find out where your congregation invests its money. How do those investments seek to reflect your congregation's values? How might they do so?

### Reminder

Designate next gathering's facilitator. Read selections prior to Meeting Eleven (see "Read Before Today's Gathering," page 278).



## Meeting Eleven:

### Jubilee on a Grand Scale

#### Purpose

This book has not shied away from “big concerns” (inequity, the global economy, ecological concerns) so this meeting emphasizes “big solutions”

#### Read Before Today's Gathering

“Tools for Restructuring the Economy,” Lester Brown  
—p. 199

“Re-Inventing the Commons,” Peter Barnes  
—p. 209

#### Facilitator Overview

1. Take responsibility for leading the meeting.
2. Pay attention to time; move the discussion along when necessary.
3. Ensure everyone has a chance to participate.
4. *Prepare for the gathering*: read the study guide and readings carefully; have a strong sense of the meeting's content and flow, and of how time might best be spent.
5. Help create a welcoming space.
6. Read (with the group) the Purpose and Overview.
7. Allow for time at the end of the meeting to go over the session's Action Step.
8. Designate next meeting's facilitator.

#### Overview

Because this book highlights concerns about money and the economy on a global scale, it seems important that it also highlight some of the possible solutions to those concerns. The ideas presented by both Lester Brown and Peter Barnes describe powerful policies and prophetic possibilities about how national- and even global-scale investments can be made in the name of both greater equity and ecological sustainability. Brown's piece discusses tax shifts, and Barnes describes his vision of a “commons sector.”

#### Opening Meditation

Begin with silence and then read the following excerpt from Psalm 104.

<sup>10</sup> God makes springs pour water into the ravines;  
it flows between the mountains.

<sup>11</sup> They give water to all the beasts of the field;  
the wild donkeys quench their thirst.

- <sup>12</sup> The birds of the air nest by the waters;  
they sing among the branches.
- <sup>13</sup> God waters the mountains from God's upper chambers;  
the earth is satisfied by the fruit of God's work.

### Opening Prayer

Loving God, may we see the glories of your creation. "The Earth is satisfied by the fruit of God's work," declares the Psalmist. Though we often seem to forget, we too are members of Earth's community. And so may we be satisfied with the fruit of your work. Give us eyes to see that fruit, hands to tend it, and hearts that break open in awe and gratitude in the presence of your works.

As always, we thank you for the time we give to one another each time we gather, for what we learn and experience. May we grow in our awareness of your presence and goodness. Amen.

### Check-In

What did you find out about your investments? How about your church's investments? What was the experience like for you?

### Large Group Discussion: The Commons

1. In what ways do you see your faith connecting to the ideas emphasized in today's readings?
  
2. How did Barnes' promotion of a third sector, the commons sector, strike you?
  
3. Give an example of some aspect of our *common wealth* of which you are particularly aware. How have you benefited?
  
4. Do you think the scale of Barnes' ideas potentially match the scale of the challenges inherent in creating a more equitable and sustainable economy? Why or why not?

**Pair Discussions**

5. Lester Brown writes that the scale and urgency needed to reestablish a “stable, sustainable relationship between the global economy and the earth’s ecosystem” is one that has only previously occurred during wartime. Discuss together: are we actually in a “war” when it comes to this unsustainable place where we find ourselves?
6. If our society is to move toward a Jubilee economy, one more sustainable and equitable, how do you perceive the kinds of change that will be required? As a sacrifice? As a way of living that is actually more satisfying? Some combination of these?

**Large Group Discussion**

Time permitting, share with one another your “pair discussion” reflections.

**Closing Prayer**

Loving God, our economic system is so vast and “making a difference” often seems out of reach. Grant us grace and perseverance as we seek to live the Jubilee on a scale that protects creation’s common wealth. May our eyes see the shared wealth present all around us. Amen.

**Action Step**

Before your next gathering, take some time to be still and ask yourself, “What is God calling me to next in relationship to *Money and Faith*?” What are you feeling excited, or perhaps convicted, about?

**Two Suggestions**

- First, consider celebrating your final gathering with a potluck, or shared dessert. If you do, make plans for that.
- Second, some groups choose to continue gathering, beyond the twelve meetings. Meeting Twelve raises that possibility and suggests a variety of potential directions/resources. During this next week, before you re-convene, you may want to consider whether or not you would like to continue meeting.

**Reminder**

Choose a facilitator and read the selections for Meeting Twelve.



## Meeting Twebe:

### With Hands and Hearts Wide Open

#### Purpose

To reflect on this course and possible directions/responses to which you feel called

To thank one another for this time together

#### Read Before Today's Gathering

"Radical Acceptance," Michael Schut —p. 218

"...and All the Trees of the Field Will Clap Their Hands," Michael Schut —p. 222

#### Facilitator Overview

1. Take responsibility for leading the meeting.
2. Pay attention to time; move the discussion along when necessary.
3. Ensure everyone has a chance to participate.
4. *Prepare for the gathering*: read the study guide and readings carefully; have a strong sense of the meeting's content and flow, and of how time might best be spent.
5. Help create a welcoming space.
6. Help plan/host the potluck or dessert, if your group decides to celebrate that way.

#### Opening Meditation

While ministering here on Earth, Jesus sought to open eyes and ears at every turn. He said it's more blessed to give than to receive. He invited the powerful to become like a little child. He pointed those worrying about food and clothing to the lilies and sparrows and said seek first God's kin-dom. He embarrassed the self-righteous by honoring the widow's mite and the one who prayed behind closed doors. He depicted God as one who forgave the lost and reckless son by sprinting to him with open arms and throwing a party worthy of one once thought dead. He spoke of a rich farmer trusting in his bulging granaries, whose life was to end the next day.

He gifted the blind man with his sight.

Once those eyes and ears were opened, it's almost as if with bated breath he says, "Can you see now; can you hear? Forgiveness is yours, abundance is yours, you are loved, follow me, create this world anew, and hasten the arrival of God's kin-dom here on Earth."

It's that kind of invitation Jesus continues to offer all of us. May we be open to seeing, hearing and following.

### Opening Prayer

God of heaven and Earth, life is a tricky balance. Money is tricky stuff. It's as if every cell in our bodies carries two cores.

Within the first, our hands and hearts hold fast, gripped by a primal fear—of want, of hunger, of scarcity.

Within that first core nests a still deeper one. And there, our hearts and hands are flung wide open, embracing beauty, so full they could not possibly begin to constrict in a white-knuckled fist of fear.

Be present with us when we hold fast. Move us, with a shove if need be, to that deeper place where all we have is a gift, ready to be given away.

In Christ's name, amen.

### Group Reading

(We suggest members take turns reading.)

First of all, you are to be commended for simply gathering together, for your willingness to even broach the rather taboo subject of money. Your presence and time is in and of itself a gift to one another.

Today is the last scheduled gathering. Your group, though, may wish to continue meeting. On page 286 please find a number of other recommended resources. You could also spend more time on topics or themes raised by this book that were not yet addressed during your time together. *Money and Faith* covers plenty of territory. This study guide provided a map through portions of that territory; plenty of unexplored ground remains.

**Hell is the state in which we are barred from receiving what we truly need because of the value we give to what we merely want. It is a condition of ultimate deprivation, that is, poverty.**

—Jacob Needleman

Another possibility: if you have not shared your money autobiographies with one another, you could choose to do so at this juncture.

If only some members of your group wish to continue gathering, that subset of people could do so.



In any case, you know one another better now than when you began. Whether or not you meet together formally from here on out, hopefully the support and care you have offered one another will remain.

### Large Group Discussion

1. Meeting Eleven's Action Step asked you to be still and consider, "What is God calling me to next in relationship to *Money and Faith*?" Share your response to that question with one another.

**I have held many things in my hands, and I have lost them all; but whatever I have placed in God's hands, that I still possess.**

—Martin Luther

2. How might others in this group support you?

3. Take a moment to consider the three temptations from my essay and their shared essence of self-justification. In which do you most see yourself? Do you find yourself caught in the need to prove who you are:

- through your abilities;
- by how others respond to you;
- by your possessions and positions of power?

How so?

4. How do these three temptations connect to or impact your relationship with money?

**So do not worry, saying,  
'What shall we eat?' or  
'What shall we drink?' or  
'What shall we wear?...'But  
seek first God's kingdom  
and God's righteousness,  
and all these things will  
be given to you as well.**

—Matthew 6:31 and 33

5. What in this book has most challenged you?

6. What has been the most helpful, perhaps freeing?

7. In terms of your experience during this class, for what are you most grateful?

8. What will stay with you? What's most memorable?

### **Closing Prayer**

Creator God, at the last of our gatherings we give thanks. Thank you that you can carry, hold, even wait out, wherever we find ourselves at any given time: whether generous, or fearful, or trusting, or grasping with all our might. May this time we have shared help us journey closer to living in trust. Meet us in our need. May we see the gifts that are ours to give. With hands and hearts open, amen.

### **Celebration: Closing Potluck**

Thank you for your participation! God go with you.