

## FAITH AND MONEY

Dan Hotchkiss

At least since Moses smashed the golden calf, the borderland between the realms of faith and money has not been an altogether comfortable place to live. Religious leaders know that mammon still competes with God for the loyalty of even the most devout. At the same time, religious institutions need money for virtually all of their activities. Spiritual exercises require space, preferably quiet space whose landscaping, architecture, and acoustics favor and support inward deepening, joyous celebration, and an inspiring sense of wide connection. Such spaces are increasingly expensive. So are the services of clergy and other workers. Religious leaders' dual relationship with money—as bearers of the message that “the love of money” (in Paul’s phrase) can distract the faithful from what is most important, and as fundraisers for their own, presumably good, causes—puts churches and synagogues at risk of being, or of seeming to be, hypocritical. Especially in a culture that hawks consumer goods from the street corners while keeping personal finances in the closet, it is easy for a congregation to say nothing to its members about money except “give us some of yours.” It is dissatisfaction over this dual relationship of faith to money that motivates much of the recent surge of writing on the subject.

### SOCIOLOGY

For sociologists, most conversations about faith and money begin, or at least touch base, with Max Weber’s writings, especially *The Protestant Ethic and the Spirit of Capitalism*, first published in 1905. Weber seeks to explain the fact that the industrial and commercial revolutions of the eighteenth and nineteenth centuries came first to those European lands most influenced by the Protestant Reformation, especially in its Calvinistic form. Calvin’s doctrine of predestination, Weber argued, moved the core of spirituality out of the social and ecclesial realm and made it a matter of private self-examination and prayer. While his historical argument is much debated, Weber’s analysis of the tension created by the Calvinist’s “deep spiritual isolation” and the resultant “restless, systematic struggle with life” (107–108) still ring true. So does the connection Weber drew between spiritual anxiety and the striving for material betterment that is the most powerful engine of the capitalist economy. Weber lamented the diminishment of social life that seemed to be the price of capitalist prosperity: “the more the world of the modern capitalist economy follows its own immanent laws,” he wrote, “the less accessible it is to any imaginable relationship with a religious ethic of brotherliness.” (Gerth and Mills, 331).

Another classic of American sociology that addresses the relation of money to religion is Alexis de Tocqueville’s *Democracy in America*. Tocqueville, a French visitor to the United States in the 1830s, made many trenchant observations, among them that he found it difficult to tell whether American preachers thought that “the principal object of religion is to procure eternal felicity in the next world or prosperity in this” (part 2,

chapter 9, 135). Finally, while it has received more attention from literary critics and economists than from religious leaders, Thorstein Veblen's *The Theory of the Leisure Class: An Economic Study of Institutions* contains valuable (and very funny) observations and analysis of how religion can function as a form of "conspicuous consumption" whose value lies not in the direct benefits to the consumer but in the envy and admiration it arouses in others.

*The Social Sources of Denominationalism*, by H. Richard Niebuhr, is so influential it forms an important basis for the thinking of thousands of people who have never read it. Building on Weber's distinction between state-sponsored churches and autonomous sects, Niebuhr argues that the division of American churches by denomination is a "moral failure" to achieve the unity demanded by the gospel in favor of "conformity to the order of social classes and castes." (25) If mainline Protestants are embarrassed when they try to talk about money, Niebuhr has given them plenty to be embarrassed about!

More recent analyses of American society, especially those that touch on the relation of religion and economic life, address Weber's concern about the diminishment of social resources, or "social capital," as Robert D. Putnam calls it in a much-read study, *Bowling Alone: The Collapse and Revival of American Community*. Another post-Weberian work of sociology of much interest to leaders of congregations is Robert N. Bellah, et al., *Habits of the Heart: Individualism and Commitment in American Life*. Putnam and Bellah share Weber's concern for the decay of noncommercial forms of association in the face of rapid economic growth.

In the last ten or fifteen years a number of sociologists have looked specifically at the role of money in religious attitudes and institutions. Robert Wuthnow has produced a body of data and analysis that will feed such study for a long time. In *God and Mammon in America*, Wuthnow draws a portrait of contemporary attitudes about religion and economic behavior. Using his own survey data, he shows that Americans have yet to reconcile their inherited religious and moral traditions with the radical changes brought about by the Industrial Revolution and the accompanying migration of the workforce from farms and small towns to cities and by unprecedented economic growth since World War II. In *Poor Richard's Principle: Recovering the American Dream through the Moral Dimension of Work, Business, and Money*, Wuthnow uses new survey research to describe the moral quandary of modern Americans drawn by materialistic pursuits but also restrained by higher values of which many of them are only vaguely aware. Wuthnow advocates that we reclaim and build on moral traditions exemplified for him by the philosophy expressed in Benjamin Franklin's *Autobiography* and *Poor Richard's Almanack*. Turning specifically to religious institutions in *The Crisis in the Churches: Spiritual Malaise, Fiscal Woe*, Wuthnow gives evidence that many churches succeed neither at providing guidance for their members nor at making a convincing case for their own financial support. While finding "ample reason to be hopeful about the future of Christianity," (8) Wuthnow makes a convincing case that clergy and congregations can no longer afford to treat money as a topic too delicate to be faced directly.

Even more directly focused on religious institutions is the work of Dean Hoge and his collaborators, whose *Money Matters: Personal Giving in American Churches* provides the closest analysis to date of the motives that influence people to give (or not to give) to churches. Setting out to test 22 hypotheses about money, Hoge, et al., offer a convincing, if somewhat laborious, exposition. Luckily the same material is available in a much more

easily accessible form in the aptly named *Plain Talk about Churches and Money* by Dean Hoge, Patrick McNamara, and Charles Zech (Bethesda: Alban, 1997).

Mark Chaves and Sharon Miller have edited a useful collection of writings, *Financing American Religion*. Ranging in subject matter from Calvin O. Pressley and Walter V. Collier's "Financing Historic Black Churches" to Michael O'Neill's "Religious Nonprofits in Illinois," the collection lacks editorial polish and a clear unifying purpose. But perhaps it is enough to collect and make available some recent work in what, to date, has been a field rich in conviction but poor in evidence and clear analysis.

#### THEOLOGY AND SPIRITUALITY

Any resume of theological writings related to money will be selective and idiosyncratic. As a nonspecialist, I am certain that there are many excellent books relating the religious to the economic life that I have never heard of, much less read. I offer the following comments on my favorites in the hope that it will inspire readers to seek out works that speak to their own souls.

Herman E. Daly and John B. Cobb's *For the Common Good: Redirecting the Economy toward Community, the Environment, and a Sustainable Future* critiques the assumptions of capitalist economics from the standpoint of process theology. Fortunately, given the importance of the topic, Daly and Cobb largely eschew the jargon that has kept process thinking from entering the mainstream thought of seminarians and the clergy. But seriously religious people of all faiths should read *For the Common Good*, not to accept all of the specific proposals (some of which, appropriately for process thought, have been substantially revised since the original edition in 1989), but for its stimulating interplay of theology and economics.

A younger process theologian, Carol Johnston, has published an evocative study of the origins and contradictions of today's conventional economic thinking in *The Wealth or Health of Nations: Transforming Capitalism from Within*. Focusing on the canonical figures of Anglo-American economics—Smith, Ricardo, Malthus, Mill, Marx, Marshall, Keynes, and Friedman—Johnston restates with fresh argument familiar criticisms against this tradition's individualism and amorality. Johnston also provides helpful ways to use an ecological philosophy to challenge and temper capitalism's excesses.

A recent treatment of the Christian scriptures' teachings about money is Sondra Ely Wheeler, *Wealth as Peril and Obligation: The New Testament on Possessions*. Wheeler finds no simple code of economic behavior in the teachings of Jesus and the early church, but rather a complex awareness that money and other forms of wealth pose "dangers of distraction and entanglement, of misplaced trust and loyalty," but at the same time provide the means to fulfill the duty of "provision for oneself and one's family." (134)

A variety of original thinkers have contributed to *Rethinking Materialism: Perspectives on the Spiritual Dimension of Economic Behavior*, edited by Robert Wuthnow. The first, historical and sociological half of the book includes, among other things, Wilfred M. McClay's "Where Have We Come Since the 1950s? Thoughts on Materialism and American Social Character" and Marsha G. Witten's "'Where Your Treasure Is': Popular Evangelical Views of Work, Money, and Materialism." The latter half moves toward constructing a critical alternative to materialism, and features Nicholas Wolterstorff's "Has the Cloak Become a Cage? Charity, Justice, and Economic Activity" and Albert Bergeson's "Deep Ecology and Moral Community." It is clear that scholarly reflection on

this subject is at an early, formative stage, and *Rethinking Materialism* contains much of the best thinking up to its publication in 1995.

In a more popular vein, *Money and the Meaning of Life*, by Jacob Needleman, rambles delightfully as it follows the course of one of Needleman's seminars in the University of California's extension program. As he grapples with his own ideas and the questions posed by adult learners steeped in various backgrounds and vocations, Needleman is refreshing in his honest confrontation of the real, but hidden, loyalties that interfere with those we are prepared to acknowledge, and nourishing in his eclectic probing of his own tradition (Judaism) and others for guidance useful to the serious inquirer.

A more prescriptive work is George Kinder's *Seven Stages of Money Maturity: Understanding the Spirit and Value of Money in Your Life*. While I confess that I am put off by Kinder's system of "stages," including "Knowledge I" and "Knowledge II," I think this book is a useful challenge to much of what is said in congregations about "spirituality" – for Kinder, the test of everything is not in the correctness of the thinking but the rightness of the action that proceeds from it.

While it is not explicitly religious, *Your Money or Your Life: Transforming Your Relationship With Money and Achieving Financial Independence*, by Joe Dominguez and Vicki Robin, can help those who suspect they may be caught in a cycle of get-and-spend that eclipses their commitment to truer centers of loyalty. This highly practical guide (and the other books, seminars, and tape recordings that go with it) shows how to scale down your rate of spending so that you can achieve financial independence – the freedom to spend your "life energy" as you feel called to spend it.

Congregation members interested in pursuing such radical alternatives to American middle-class values will probably get farther doing it in groups than as individuals. For evangelicals a useful resource for this is John and Sylvia Ronsvalle's *At Ease: Discussing Money and Values in Small Groups*. While *At Ease* will discomfort readers who dislike road maps with a predetermined destination ("The Cross of Gold and the Cross of Christ"), it contains useful scripture citations and a good guide to running a small group discussion.

A wider range of Christians will be able to use the discussion guide from Ministry of Money, a group that "encourages all persons to become free from their attachment to cultural values regarding money and to live out joyfully God's call for their lives and resources." The guide, *Ministry of Money: Exploring Money and Spirituality*, by Jan Sullivan Dockter, can be ordered from the Ministry of Money Web site ([www.ministryofmoney.org](http://www.ministryofmoney.org)).

A resource for Jews interested in exploring themes related to money, ethics, and social justice is Lawrence Bush and Jeffrey Detko's *Jews, Money, and Social Responsibility: Developing a "Torah of Money" for Contemporary Life*, which covers such seemingly diverse topics as shopping, investing, philanthropy, and social justice advocacy. The idea of a "Torah of Money" has been picked up by Rabbi Shawn Zevit of the Jewish Reconstructionist Federation in his curriculum by that name (unpublished, JRF, n.d.) which is available at present only to those involved in JRF training but will no doubt take new forms in the future.

## RELIGIOUS HISTORY

Surprisingly little has yet been published on the history of American churches as economic entities. A tantalizing start is James Hudnut-Beumler's *Generous Saints: Congregations Rethinking Ethics and Money*. Though lacking the endnotes that would make it a more useful resource, *Generous Saints* provides much-needed perspective on some of the ideas and practices—tithing, stewardship, pledging—that we now take so much for granted that it seems they must date from before the Flood.

Robert Wood Lynn has spoken and written widely on the history of finance in American Protestant churches; unfortunately his work, scattered in articles and speeches, not yet readily available. Precisely because congregational fundraising is stuck in some rather dated ruts, it will be helpful to open our minds to the wide range of practices that have qualified as Christian (or Jewish) through the centuries.

#### CONGREGATIONAL LEADERSHIP

The nuts and bolts of money and the church (or synagogue) is found in the works of Richard R. Hammar, whose *Pastor, Church, and Law* has been the standard textbook in its field for many years. Hammar's briefer but still weighty annual *Church and Clergy Tax Guide* gives the most complete and authoritative coverage of tax laws, IRS policies, and court decisions. Together with Hammar's Web site ([www.iclonline.com](http://www.iclonline.com)) and monthly newsletter, these works provide much more than most clergy and lay leaders want to know about finances, taxation, payroll, incorporation, accounting, liability, insurance, and a long list of other topics that are more important to us than we like to think.

Too little has been written about the leadership role clergy play and could play in the money realm. Loren B. Mead, in his *Financial Meltdown in the Mainline?*, lays much of the blame for mainline churches' financial plight on clergy who learn in seminary how to preach and counsel but not to connect their vision to the budget, fundraising, or the management of property and endowments. One small step toward filling this lacuna is *Ministry and Money: A Guide for Clergy and Their Friends*, by Dan Hotchkiss, who is also author of this chapter.

Still valiantly filling the comparative dearth of humorous writing for congregational leaders is a forgotten classic from 1965, *How to Become a Bishop without Being Religious*, by Charles Merrill Smith. Smith points out that the lack of an authoritative book on "The Theology of Church Finance" is understandable. As Smith points out, "You can't find any published information on 'The Philosophy of Fee Setting for Medical Doctors' either." (71 n.)

#### FUNDRAISING

More has been published about fundraising than on any other topic in the faith-and-money category, and most of what is written has some merit. The fundraising literature, like most how-to writing, tends to absolutize each author's special methods and perspective. This is natural—people put in charge of a fund drive want direction, not philosophy—but it is unfortunate as well, because in fundraising as I have experienced it, only one generalization has proved consistently practical: everyone is different. The donors to any church or synagogue all give for their own reasons, and they each respond to different kinds of appeals. Moreover, no technique works forever—one

reason fundraising consultants succeed is that each one brings a unique twist to the process, and the novelty helps focus people's attention, at least temporarily.

One writer who understands this is Kennon Callahan, whose *Effective Church Finances: Fund-Raising and Budgeting for Church Leaders* suggests choosing a different "strategic objective" for each year's campaign. In one year, the goal might be to increase the number of giving households; in the next, it might be to increase the giving of a specific segment of the congregation. Callahan's readable, orderly prose encourages the reader to focus on the congregation's underlying mission and its programmatic vision. The same message—packaged for what Callahan calls "the grass roots"—is found in his companion volume *Giving and Stewardship in an Effective Church: A Guide for Every Member*.

Like its author a perennial classic, Lyle E. Schaller's *44 Ways to Expand the Financial Base of Your Congregation* is useful for the congregation stuck in the tiresome mud of a stale fundraising style. In his trademark list-making style (I once heard Schaller respond to an audience question by announcing, "I have 14 answers for that question," and then ticking them off!), Schaller covers the bases, from generational changes of attitude to effective reminder mailings to the role of the pastor.

Patrick H. McNamara reinforces the idea of variety in *More Than Money: Portraits of Transformative Stewardship*. McNamara, a sociologist who collaborated with Dean Hoge on the study mentioned above, selected eleven churches that have had unusual success in stewardship. Ranging from a liberal Congregational church in suburban Massachusetts to an African-American Baptist congregation in Phoenix, the congregations approach—and even define—stewardship in different ways. Because they are so different, these churches' approaches to fundraising, social outreach, and the identification of spiritual gifts will open almost any reader's eyes to undiscovered possibilities.

Perhaps the best all-around fundraising guide for congregations and religious charities is *Ask and You Shall Receive: A Fundraising Training Program for Religious Organizations and Projects*, with both Leader and Participant manuals. The author, Kim Klein, is a veteran fund raiser who has consulted widely both in secular and religious organizations. Her guide is designed to be used as a training course and would be useful to a congregation interested in revamping its fundraising practices from the ground up.

Of the many "stewardship" guides written for churches, two of my favorites are *The Desires of Your Heart: A Guide to Stewardship and the Annual Giving Campaign*, published by Christian Community, Inc., and *Asking Makes a Difference: A Guide for Stewardship Teams*, by Jerald L. King. *Desires of Your Heart* has a pietistic approach and includes a process for creating a booklet of devotions. *Asking Makes a Difference* is more pragmatic, and will appeal to congregations whose language is more secular. Both works stress face-to-face solicitation as the main method of seeking contributions. Despite the recent popularity of "Consecration Sunday" campaigns where pledges are requested and presented at a worship service, the most effective way to ask for money still is to ask for it person to person.

For capital campaigns, the standard textbook is Kent E. Dove's *Conducting a Successful Capital Campaign*. While this book is written for secular nonprofits, its tested methods will be a helpful corrective to some of the bad habits that creep into congregational practice. Another good capital campaign guide, *The Complete Guide to Capital Campaigns for Historic Churches and Synagogues*, by Peggy Powell Dean and Susanna A. Jones, contains both

invaluable specifics for seeking historic preservation grants from government and foundation sources and a concise guide to running a capital campaign that would be helpful regardless of the age of the reader's building.

John and Sylvia Ronsvalle publish, every few years, a new edition of *The State of Church Giving*. The current edition, published in 2002, contains data through 2000. This book is an invaluable compilation of statistics drawn from the National Council of Churches yearbook. The picture it paints is a bit gloomy, as they portray the decline of the "mainline" denominations that once were the American elite at prayer. What this analysis does not capture is the movement of religious dollars into unaffiliated churches and the rainbow of new and unconventional forms of religious organization and expression, showing that religion (if not the old-fashioned steepled church) is alive and well.

Looking ahead, *Growing Up Generous: Engaging Youth in Giving and Serving*, by Eugene C. Roehjkepartain, Elanah Dalyah Naftali, and Laura Musegades gives guidance for those interested in building a philanthropic spirit in young people. This thoughtful and thoroughly researched book covers both the theory and the practice of nurturing teenagers' impulses toward charitable giving and voluntary service. While not a simplistic how-to guide (who needs more of those?) it is essential reading for youth ministers and leaders interested in moving with the young from faith to caring action.

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**RESOURCES ON FAITH AND MONEY  
FROM THE CONGREGATIONAL RESOURCE GUIDE**

Durall, Michael. **Creating Congregations of Generous People.** Bethesda, MD: Alban Institute, 1999.

This view of stewardship asserts that continued generous giving to one's congregation comes about from individual satisfaction and consequent spiritual growth, not from a duty to help meet the budget. The author provides statistics showing that giving in most congregations is far below what most congregants could afford. He then offers detailed strategies for involving nonpledgers and for encouraging large and regularly increased pledges. Congregations whose pledge drives produce less than thrilling results may find here a fresh approach that could eventually mean true community for congregants and opportunities for increased ministry.

Frank, Robert. **Luxury Fever: Why Money Fails to Satisfy in an Era of Excess.** New York, NY: The Free Press, 1999.

According to economist and author Robert Frank, spending on luxury goods has grown four times as fast as overall spending in the United States. Meanwhile, our roads, water supply, air quality, and social programs are worsening, and we are spending more hours at work and fewer on restorative leisure or relationships. After pointing to behavioral science studies that show how little our happiness is enhanced by conspicuous consumption, Frank suggests we engage in it because of the social cues and contexts that make such consumption more compelling. The author's observations on our consumerist behavior, its causes, and its consequences suggest creative possibilities for reflection in congregational small group or adult education settings.

Hoge, Dean R., Patrick H. McNamara, Charles Zech, and Michael J. Donahue. **Money Matters: Personal Giving in American Churches.** Louisville, KY: Westminster John Knox Press, 1996.

Seeking to identify the factors that encourage or discourage individual giving, the authors present the results of extensive research on trends in congregational giving. Designed for practical use by congregational leaders, the book takes into account theological and sociological variables among churches, and offers guidelines for improving stewardship. Of special interest is the testing of twenty-two hypotheses about stewardship, some of which are validated and others revealed to be myths. Denominational stewardship leaders, pastors, and any others charged with raising the giving sights of church members, will want this very thorough study near at hand.

Hoge, Dean R., Patrick H. McNamara, and Charles Zech. **Plain Talk about Churches and Money.** Bethesda, MD: Alban Institute, 1997.

This book gives an overview of the types of financial programs used by churches and explores issues concerning stewardship and fundraising, including the reasons people give

what they give, the issue of whether pastors should know about congregants' pledges, pastors' attitudes toward talking about money, and helpful fundraising strategies for mainline churches. The plain talk contained in this book will stimulate discussions among church leaders who may otherwise be reluctant to bring up this touchy subject.

Hotchkiss, Dan. **Ministry and Money: A Guide for Clergy and Their Friends.** Bethesda, MD: Alban Institute, 2002.

There is perhaps no topic that creates more discomfort in contemporary congregations than money, a discomfort the author contends arises from clergy's lack of training in economics and the split between faith and money in American culture. The author combines economic theory and practical theology to address these issues. Reminding us that Jesus spoke more often about money than about any other topic, Hotchkiss encourages a biblical perspective on finances. He also raises financial concerns for all faith communities to consider—such as linking the congregational budget with its values and perceived mission, advocating and determining fair compensation for clergy, and providing guidelines for fundraising. This is a useful resource for everyone involved in the financial leadership of congregations.

Hudnut-Beumler, James. **Generous Saints: Congregations Rethinking Ethics and Money.** Bethesda, MD: Alban Institute, 1999.

Author James Hudnut-Beumler shifts notions of parish finance from budget-balancing to perennial religious questions undergirding mission and life. This book calls us to responsive tending to what has been placed in our care. We are enriched by our possessions, by our capacities, but mostly by what God and others have entrusted to us. *Generous Saints* does not waste your time or effort. Its calm but challenging analysis and its insightful exercises belong in the hands of a stewardship committee months before a stewardship campaign is designed and launched. And if clergy and boards read it too, more than a church's financial circumstances may benefit.

McNamara, Patrick H. **More Than Money: Portraits of Transformative Stewardship.** Bethesda, MD: Alban Institute, 1999.

Christian stewardship is the individual and corporate response to the gift of life and creation; it arises from a model of abundance, rather than scarcity. To see stewardship as only fundraising, or only the management of nonmonetary resources, is to miss the mark. McNamara used qualitative research methods to report on eleven American Protestant churches that have held an intentional focus on stewardship over time. Clergy and stewardship committees will discover a rich source of ideas, examples, challenges, and pitfalls in successful stewardship programs.

Mead, Loren B. **Financial Meltdown in the Mainline?** Bethesda, MD: Alban Institute, 1998.

This book sets out compelling financial challenges for today's churches: changing giving patterns; the lack of short- and long-range planning; the need for knowledge of sound financial techniques; an over-reliance on "restructuring" to fix problems; and the lack of defensive planning for operational costs. It then covers the principles for rebuilding the financial condition of congregations, connecting the financial crisis in the churches to a spiritual crisis in the country—an addiction to money and the reluctance of congregations to address talk about it. As its title makes clear, this book does not pull its punches, and provides much food for thought for those who hope for better in our religious institutions.

Naylor, Thomas H., John de Graaf, and David Wann. **Affluenza: The All-Consuming Epidemic.** San Francisco, CA: Berrett-Koehler Publishers, 2001.

While Americans of all creeds have become consummate consumers, the feeling that life is empty and meaningless has accompanied increases in material wealth. *Affluenza* shows how our lives demonstrate the truth of such sayings as “it does no good to gain the world but lose your soul.” For instance, we often hear about the importance of “family values.” But as more adults work harder and longer to meet their families’ and their own swelling material expectations, they and their families ultimately suffer. Calling “affluenza” a “disease,” the authors discuss the disease’s three facets (symptoms, causes, and treatment), and provide a strong vehicle for dialogue about our values, our consumer decisions, and our future.

Ronsvalle, John and Sylvia, with U. Milo Kaufmann. **At Ease: Discussing Money and Values in Small Groups.** Bethesda, MD: Alban Institute, 1998.

This book by faith and money experts John and Sylvia Ronsvalle with U. Milo Kaufmann presents a method for making people comfortable discussing the difficult issues of linking money with values. Based on congregational small-group discussions that create support and trust, the method helps individuals identify their fears and worries, as well as their attitudes on stewardship and support of the church. A series of questions leads participants by steps to new and increasingly probing conversations about these issues.

Ronsvalle, John and Sylvia. **Behind the Stained Glass Windows: Money Dynamics in the Church.** Grand Rapids, MI: Baker Book House, 1996.

Congregations are often reluctant to talk about money, especially if the level of giving meets budgetary needs each year. But, according to the John and Sylvia Ronsvalle, this maintenance orientation is preventing the church from living into its responsibilities for mission. Their book, which is based on a three-year study of attitudes toward money in fourteen denominations, contains a mix of statistics, interviews with laypeople, clergy, denominational officers, and experts, and the authors’ own analysis of stewardship practices. The picture it paints is not pretty, but it gives reasons to hope that the emerging church will find ways to link stewardship with discipleship rather than finance.

Wuthnow, Robert. **The Crisis in the Churches: Spiritual Malaise, Fiscal Woe.** New York, NY: Oxford University Press, 1997.

Wuthnow argues that the financial crisis in congregations today—declining giving and increased demands—is also a spiritual crisis arising from the failure of congregations to meet the spiritual needs of their middle-class members. Based on 2,000 interviews, Wuthnow finds that members of the clergy often don’t like to talk about money, but he believes it is a subject on which their congregations need to hear them speak. He asserts that middle-class church members need help from their clergy to help balance their ample resources with the common feeling of being overburdened. This book contains valuable insights for all who want to understand the intersection of spirituality and stewardship.