



Towards a URC Theology of Money

Material for group reflection from the Church Life Review Group

Photo: Mufid Majnun/Unsplash. June 2023.

Introduction

The URC's Church Life Review Group, in thinking about where the URC's financial resources are located and how they are utilised, became aware of the necessity of reflecting upon our theology (or theologies) of money. A review of General Assembly resolutions on the topic revealed that we have been more vocal on how other people and other institutions should use their money than on how we should view and use our own!

The Church Life Review Group believe that a refreshed theology of money will resource our various Councils as we make decisions together. It seemed particularly opportune to be carrying out this work given the current (2023) cost of living crisis and global economic situation.

Five people were invited to offer a personal reflection on the theology of money. Those approached included Biblical scholars, ethicists, accountants, and those with a perspective of global Christianity. The contributors come from within and without the URC. They are presented here for use in local churches – maybe as a series of mid-week groups, as discussion starters for Elders' Meetings, or for an away day. They may be particularly useful when a congregation is faced with decisions about how to use its resources wisely.

We have included a hymn to start each reflection – it's surprisingly hard to find hymns which address our financial values which might be rather telling in itself – and we've added a prayer to bring discussion to a focused closed. Each contributor has included some resources for further reflection.

We hope these reflections will stimulate much thought and debate across the URC. You might also find these resources helpful:

Further resources encouraging reflection and action on our use of money are available from the JustMoney Movement. On their website you will find tools to help you discover how much you know about the ethnics of your own money and how you might make any changes. Visit www.justmoney.org.uk

The Joint Public Issues Team also has a series of six sessions for individual or group use on the topic of Just Economics. These can be accessed at <https://jpit.uk/justeconomics>

With thanks

The Church Life Review Group would like to thank the five contributors – Dr Eve Poole, Dr. Alison Gray, the Revd Alan McGougan, the Revd Dr. Michael Jagessar and Victoria Turner – for sharing their perspectives and for allowing them to be used in this resource. It would also like to thank the Revd Andy Braunston, Minister for Digital Worship, for his work on sourcing hymns and writing the prayers.

God and money

An opportunity to sing

For the Fruit of All Creation

Fred Pratt Green. © 1970 Hope Publishing Company, 380 S Main Pl, Carol Stream, IL 60188 CCLI Licence No 1064776. Tune Ar Hyd Y Nos (All though the night)

For the fruit of all creation,
thanks be to God;
for the gifts of every nation,
thanks be to God;
for the ploughing, sowing, reaping,
silent growth while we are sleeping,
future needs in earth's safe-keeping,
thanks be to God.

In the just reward of labour,
God's will is done;
in the help we give our neighbour,
God's will is done;

in our world-wide task of caring
for the hungry and despairing,
in the harvests we are sharing,
God's will is done.

For the harvests of the Spirit, thanks be to
God;
for the good we all inherit, thanks be to
God;
for the wonders that astound us,
for the truths that still confound us,
most of all that love has found us,
thanks be to God.

An opportunity to reflect

For where your treasure is, there will your heart be also (Matthew 6.21)

Money can mean many things to different people, but for me it has power because it is energy. That's why what you do with it gives you away spiritually. That's also why I think that Matthew 6 is the only theology of money you need: is your energy boosting God or Mammon?

Markets are just the meeting place for messages about supply and demand, so your money acts like a vote in this system. The more something gets voted for, the more it happens, which is why over time the market tends towards meeting the needs of the rich and powerful. Because the market is created by the sum total of all our individual actions and interactions, we change it by changing these transactions.

This is not just about voting for ethical products or deliberately supporting charities; it is also about which priorities or initiatives your money supports, and where you withhold your money. In philanthropy, many people look at comparative spend before they donate: is this charity spending all its money on executive salaries, London offices and PR, or is it prioritising spend on charitable activities?

If St Paul wanted to review consumer activity at the Pearly Gates, he might well start with your bank statement as irrefutable evidence of your economic citizenship. A bank statement is an extremely raw account of consumer choices, so every transaction is revealing, whether it is a personal bank statement or a corporate one. Are you comfortable enough with your own choices to show your bank statement to your partner, your friends, your parents, your boss, your neighbour, your congregation? If not, how could you improve it?

The best way to start is to find three highlighter pens for red, amber and green, and use them to mark up a most recent bank statement. Green transactions will be obvious things like donations to charity or ethical shopping. Reds will be guilty spend from when you were too busy to think straight; amber will be transactions you might need to check, like the environmental credentials of your energy suppliers. Assign greens to any transactions that are clear votes for God's economy, reds to votes for Mammon, and ambers to any that fall in between.

The aim is to turn the reds to amber and the ambers to green.

Researching the brands on your bank statement will tell you if they are ethical or not. Look for information about sourcing and employment policies, supply chains, ownership, political donations, and the payment of tax as clues, if they are not clearly affiliated with ethical kitemarks like Fair Trade or the Ethical Trading Initiative.

Transforming your bank statement will take time, but each transaction is an opportunity to adjust the signals you send to the marketplace, so that daily your spending makes the economy more kingdom-shaped.

But what does it mean when you 'spend' your money? Is it spent? Of course not. It travels. The New Economics Foundation has devised a clever tool to track this, called the Local Multiplier 3 methodology. It varies a little by area, but to give you an example, their study in Northumberland found that every £1 spent with a local supplier was worth £1.76 to the local economy, and only 36p if it was spent in a national chain-store.

This is because of what they call 'blue hands.' If you imagine that everyone in your town has accidentally got blue paint on their hands, how much blue paint would be on your pound by the time it finished its journey? If you spend it in a national chain, the pound will probably head straight to London, or offshore, without getting any blue paint on it at all.

If you spend it locally, the shopkeeper might take it out of the till to pop next door for a coffee; the waiter might take it next door to buy some milk; the checkout person might take it next door to the post-office; the teller might give it to an OAP; the OAP might pop it in the church collection; the vicar might use it to pay the local plumber, who might use it to buy their lunch, and so on.

That's a lot of blue paint. When they modelled it, they found that £1 spent locally was worth almost 400% more. For the Council in Northumberland, this meant that if they were to spend just 10% more of their annual procurement budget locally, it would mean £34 million extra circulating in the local economy each year. So think hard when you 'spend' your money. Your money doesn't leave the system, it stays within it, and your votes count.

The best example of Christian votes really counting is the story of the Fairtrade movement. Started in the UK in the 1970s by students from Durham, by 1998, the Fairtrade market in

the UK was worth around £17 million annually. Now it is now worth over £1 billion a year. In coffee alone, Fairtrade now accounts for almost a quarter of the UK's roast and ground market. Fairtrade bananas were only introduced in 1996. Now a third of the bananas we buy are Fairtrade, so in the UK we eat 3,000 Fairtrade bananas every minute. Christians created an entirely new segment, just by choosing positively in the backs of churches and through catalogues, and now at the checkout. In their survey, the Evangelical Alliance found that a whopping 90% of Christians buy Fairtrade (Evangelical Alliance, 2016). What could we tackle next?

As the URC looks at its own corporate stewardship, it needs to ask these questions of itself, but also of every member of every congregation. If this is genuinely about theology, it is about orthodoxy *and* orthopraxy (right belief and right action). It is about cascading out a new catechism, creed, and liturgy for the faithful deployment of money. So just fixing the corporate spend misses the point about salt and light (Matthew 5:13-14). But clear leadership from the very heart of the URC will set an example for everyone to follow, and the impact on the economy of all the votes that are available to the URC will be extraordinary.

An opportunity to discuss

- What is your immediate reaction to this reflection?
- How informed are you about where URC money ultimately goes when you spend it, or when you invest it?
- If you had all the money in the world, what would URC 'vote' for? How much of that could you do with what you've got anyway?
- How proud are you of the URC bank account?
- Where is the next 'Fairtrade' project for you?

An opportunity to pray

O Most High,
You know the secrets of both our hearts and our bank accounts.
Teach us to treasure Your kingdom as much as our own treasure.
O Jesus, Enfleshed Word,
You taught us fight for justice, to value the outsider,
to care for widow and orphan, and to challenge the power of might;
help us to see our world as it really is,
to see where money is used and abused,
and give us the courage to change.
O Abiding Spirit,
inspire us to work for justice,
to campaign as if our very lives depended on it – because they do. Amen.

An opportunity to meet our contributor

Eve Poole has a BA from Durham, an MBA from Edinburgh, and a PhD in theology and capitalism from Cambridge. She was Interim CEO of the Royal Society of Edinburgh in 2022, Third Church Estates Commissioner from 2018-2021, and the first female Chairman of Gordonstoun from 2015-2021.

She is the author of *Capitalism's Toxic Assumptions*, *Leadersmithing* and *Buying God*. For 15 years she taught leadership at Ashridge Business School, after working for the Church Commissioners and for Deloitte Consulting, where she specialised in change management for the Financial Services sector. She is a regular contributor to Thought for the Day for BBC Radio Scotland. You can follow her on twitter @evepoole and she blogs at <http://evepoole.com/>

An opportunity to dig deeper

- Poole, E (2018) *Buying God* (London, SCM Press)
- Poole, E (2016) *Ethical Consumerism* (Manchester, William Temple Foundation)
- Poole, E (2015) *God and Money* (Manchester, William Temple Foundation)
- Poole, E (2015) *Capitalism's Toxic Assumptions* (London, Bloomsbury)
- Poole, E (2010) *The Church on Capitalism* (Basingstoke, Palgrave)

Biblical perspectives on money and wealth

An opportunity to sing

God and Money

© Liz Delafield Tune: *St Columba (The King of Love My Shepherd is)*

Christ tells us that we cannot serve
both God and money too.
It's time to choose which side we're on;
account for what we do.

When quests for wealth destroy our world
and tides and rivers rise,
the poorest countries suffer most:
take notice of their cries.

While some folk lack enough to thrive
and some have wealth to spare,
Christ sits beside the least of these
and calls us all to care.

To banks and all with money's power,
the prophets' voices call:
"Repent of all that harms the earth,
work for the good of all."

For all that we will spend or save,
invest or give away,
is held in trust to be a means
to follow in Christ's way.

Across the seas, may we reach out
with trade that's just and fair.
Creation's riches are for all,
Christ's common wealth to share

An opportunity to reflect

It is tempting to ask the simplistic question, 'Does the Bible regard money as good or evil?' As we might expect from such a rich and diverse collection of stories, poetry, prophecy, and wisdom teachings, the Hebrew Bible/Old Testament (HB/OT) provides us with a complex picture of money and wealth, and avoids any evaluation of money *per se*. As Philip Goodchild asserted, "If value is truly relational, it should never be confused with a property, a measure, or an object."¹ In other words, we need to be most careful about what we associate with money (e.g. security, identity, power, etc.) and what kind of value we might be attributing to it.

Rather than try to offer a comprehensive overview of the biblical material, I have identified two interconnected themes in the HB/OT that stand out to me as a helpful springboard for individual and corporate reflection: ownership and justice. I have chosen to focus on the HB/OT, but where appropriate, I have pointed to how some related ideas or images are taken up by the writers of the New Testament.

Ownership: everything belongs to God and is a gift from God

"The earth is the Lord's and everything in it!" declares the psalmist (Psalm 24.1).

If whatever we have ultimately belongs to God, then whatever value we place on money and possessions needs to be re-evaluated in the light of this truth. However, it is easier to talk about trusting in God for financial provision if you live comfortably, have a stable job with regular income and are not in debt.

¹ Philip Goodchild, *Theology of Money*. (E-Duke Books Scholarly Collection; Durham: Duke University Press, 2009), p.182.

What money means to you will depend on how much you have in relation to how much you need, or how much you perceive you need. If everything belongs to God, we should seek neither to hold onto our money and possessions too tightly, nor to be wasteful with what we have. It can also help us to guard against boasting or taking inappropriate pride in what we give away, as the writer of 1 Chronicles declares to God: “Everything comes from you and we have given you only what comes from your hand” (1 Chronicles 29.14).

The fact that Creation is a blessing and a gift entrusted to humans (Genesis 1.28-30) underpins the other theme of justice and God’s ‘preferential option for the poor’.² In connection with this we will see how the Bible confronts human selfishness, greed and idolatry, that place a distorted value on money and wealth. Issues of socio-economic, racial and ecological justice and oppression are driven and caused by a complex blend of human greed, insecurity, fear, arrogance, idolatry and a desire for power and significance on the human stage, and need to be called out and challenged.

Justice: God’s preferential option for the poor

Conversations in the Bible about money and wealth often revolve around socioeconomic justice and how the poor are treated by others. Since we are all made in the image of God (Genesis 1.27), and given dominion over the earth (1.28), we have a duty and responsibility to care for one another and the world around us, to share the resources available to us.

How we treat others is seen as a reflection of our attitude towards God: “those who oppress the poor insult their Maker but those who are kind to the needy honour him.” (Proverbs 14.31, cf. Prov 19.17; Matt 25.31-46). The word in Hebrew for ‘oppress’ here can also be translated as ‘defraud’ or ‘extort’, whereas the word for ‘be kind’ can include the sense of graciousness and generosity (cf. Galatians 5.22-23).

Since Israel’s liberation from slavery in Egypt is one of their foundational stories, God’s concern for the poor and oppressed is central to the people of Israel’s self-understanding. The laws to protect the poor and needy in Exodus 21-23, Leviticus 25 and Deuteronomy 15 demonstrate this commitment to economic charity, if not justice. Such laws stipulated (among other things) lending without interest (e.g. Ex 22.25-27; Lev 25.35-37; Deut 23.19-20; cf. Luke 6.34-38), and tithing 10% of their produce every third year for the Levites (the priests who had no source of income), immigrants, orphans and widows (Deut 14.29). In the prophets, God is pictured as the one who will rise up to judge the leaders and the nations for crushing the poor (e.g. Amos 2.6-7; Isaiah 3.13-15). A major challenge for our church(es) is to recognise who are ‘poor’ in our contexts.

The picture of wealth and money in the Bible are complicated by passages that describe wealth as a blessing and even as a reward for the righteous. The so called ‘prosperity gospel’ relies on texts such as Psalm 112.1 which seems to promise blessing and wealth to ‘those who fear the Lord and delight in obeying his commandments’ (cf. Ps 25.13), and the speech of Lady Wisdom, in which she declares “those who love me inherit wealth; I will fill their treasuries.” (Prov 8.19). However, these passages must not be separated from the warnings against using wealth for your security (Prov 18.11) and the insistence that wisdom is more precious than gold or silver (Prov 8.10-11).

² This phrase has its origins in Liberation Theology, that emerged in Latin America in the late ‘60s and ‘70s and is prominent in Catholic Social Teaching.

Money and wealth may not be bad in and of themselves, but Amos 4.1-2 suggests that wealth can breed an attitude of complacency and entitlement (cf. Matt 6.24; Luke 6.24). Indeed, those with an abundance of wealth seem even more likely to succumb to the temptation of greed (as seen in the story of King Ahab and Naboth's vineyard in 1 Kings 21). On the other hand, a lack of money (and security) can create a fear of scarcity and make it difficult to trust in God for provision (Exodus 16.17-27), particularly if you are a victim of structural injustice or exploitation.

In contrast, Psalm 1 gives us the striking image of a tree planted by streams of water, that yields its fruit in season. The psalmist invites us to consider the blessings of those who delight in the Word of the Lord, and through that meditation, are fruitful. This can give us a different perspective on what it means to be 'prosperous' or 'successful' (v.3) – that it involves being able to fulfil our purpose – what we have been created for.

The tree does not simply drink in the water for its own satisfaction and enjoyment, but it uses that nourishment to be a blessing to others, providing seasonal fruit (what is needed at the right time) to nourish and sustain. By analogy, what we have been given by God is not just there for our own security or enjoyment, but to share and help those in need around us.

Likewise, Jesus emphasised that for the branches to produce good fruit, they must be rooted and grounded in the vine - the Word made flesh (John 15). And to abide in Jesus, his words, and his love, means to obey his commandments, chiefly to love God and one another (John 15.7-11; Rom 13.10; cf. Lev 19.18).

For "if anyone has the world's goods and sees his brother in need, yet closes his heart against him, how does God's love abide in him?" (1 John 3.17-18).

An opportunity to discuss

- What is your immediate reaction to this reflection?
- How can/do the URC, your synod and your local church acknowledge, and show in their actions, that everything belongs to God, including any savings and investments?
- What kinds of fruit could the URC, your synod and your local church yield, that would communicate to the world God's gifts of love, generosity and abundance, and God's preferential option for the poor?
- Martin Luther regarded faith as the antidote to an unhealthy relationship with wealth, "that is, a posture of trusting in abundant divine provision which sets us free from our white-knuckle grip on possessions, so we can give away generously."³ To what extent do you agree with this?

An opportunity to pray

Eternal Majesty,
everything comes from You,
and of your own we give You,
or at least we try to.

³ Sean Doherty, *Theology and Economic Ethics: Martin Luther and Arthur Rich in Dialogue* (Oxford Theology and Religion Monographs, 2014), p. 201.

Jesus, Enfleshed Word,
You proclaimed good news to the poor and liberation to the oppressed,
but we prefer to spiritualise Your words and make them safe.
Forgive us when we ignore the poor who cry for justice.
Abiding Spirit,
You confront our selfishness, greed and idolatry.
Soften our hearts to Your promptings,
That we may use our money wisely,
And bear good fruit; fruit that will last. Amen.

An opportunity to meet our contributor

Dr Alison Gray is the Director of Studies and Tutor in Old Testament Language, Literature & Theology at Westminster College, Cambridge. She is a Lay Preacher and an Elder in her local URC church in Fulbourn. She teaches Ancient Hebrew, Biblical Exegesis and Interpretation, and Adult Education and Discipleship in the Cambridge Theological Federation.

An opportunity to dig deeper

- Marijke Hoek and Justin Thacker (eds.), *Micah's Challenge: The Church's Responsibility to the Global Poor* (Paternoster, 2008)
- David Baker, *Tight Fists or Open Hands: Wealth and Poverty in Old Testament Law* (Eerdmans, 2009)
- Christopher J. H. Wright 'The "Righteous Rich" in the Old Testament' (*The Other Journal*, Issue 17: Economics)
<https://theotherjournal.com/2010/08/the-righteous-rich-in-the-oldtestament/>
- Madipoane Masenya, 'The Bible and Poverty in African Pentecostal Christianity: The Bosadi (Womanhood) Approach' in Peter J. Paris (ed.),
- *Religion and Poverty: Pan-African Perspectives* (Duke University Press, 2009) Joel S. Kaminsky, "The Might of My Own Hand Has Gotten Me This Wealth":
- Reflections on Wealth and Poverty in the Hebrew Bible and Today'. *Interpretation*, 73(1) (2019), 7–17.

A personal reflection on money: an accountant and the Bible

An opportunity to sing

God Whose Giving Knows no Ending

Robert L Edwards (1961) © Hope Publishing Co CCLI No 1064776 Tune: Hyfrydol

God, whose giving knows no ending,
from your rich and endless store:
nature's wonder, Jesus' wisdom,
costly Cross, grave's shattered door,
gifted by You, we turn to You,
off'ring up ourselves in praise;
thankful song shall rise forever,
gracious donor of our days.

Skills and time are ours for pressing
toward the goals of Christ, Your Son:
all at peace in health and freedom,
races joined, the Church made one.
Now direct our daily labour,

lest we strive for self alone;
born with talents, make us servants
fit to answer at Your throne.

Treasure, too, You have entrusted,
gain through pow'rs Your grace
conferred;
ours to use for home and kindred,
and to spread the Gospel word.
Open wide our hands in sharing,
as we heed Christ's ageless call,
healing, teaching, and reclaiming,
serving You by loving all.

An opportunity to reflect

I trained as a chartered accountant with the *Institute of Chartered Accountancy of Scotland* qualifying in 1984. After qualifying it became clear that a life in auditing was not for me and I moved into industry in 1986 starting as a plant accountant and progressing to UK Finance Director in 1994. The company made steel oil/chemical drums, recycling the used drums and recycling plastic containers.

I felt called to ministry in 2004 and trained, initially, part-time at Northern College for five years, transferring to full time training in 2010. I have served in Annan, Fife and Tayside, and currently in South East Northumberland Ecumenical Area. Whilst serving in the National Synod of Scotland I served as Synod Treasurer from 2019 – 2021.

This reflection is my journey, as an accountant, with money, the Bible, and God. I am well aware that others may reflect differently along with accepting the challenges of, perhaps, at times taking Bible verses out of context and reflecting on the monetary rather than the spiritual aspects of readings.

Where I came from regarding money

In the film version of 'A Christmas Carol' (Jones, 1999) Ebenezer Scrooge, played by Patrick Stewart, says about the men in the city 'Their profit is worshipped; profit is everything.' And it is fair to say that this was the approach I had to money for most of my time working in industry. I say majority because during my time training for ministry I began to see money in a different light.

Having started my professional training in 1980 at a very turbulent time in our industrial history I can look back and say that the Thatcher Government very much influenced my thinking at the time.

At the Conservative Party Conference in 1978 Mrs Thatcher said: "I may be what people call a right wing Conservative but I believe we cannot help those people who cannot help themselves at the moment because we cannot afford to do it. We cannot give them the choice in education, we cannot give them the choice in health care that some of us can afford and we cannot do it because we insist on trying to help different groups on trying to legislate against things all the time" (Montague, 2018).

The comment by Scrooge reflects much of Mrs Thatcher's comment '...that some of us can afford...' This meant I found great difficulty with the Parable of the Rich Fool (St Luke 12: 13 – 21) because I saw my role in industry as creating profit to be invested to create greater wealth. Simply put if the company was profitable then all who worked for the company would gain; and if this meant a number of redundancies and factory closures to achieve this then so be it; coupled with an attitude of "if you can't afford it – do without."

Based on this, from a financial perspective, the Parable of the Gold Coins (St Luke 19: 10 – 27) made total sense – the more profit made by those who had more, the better the rewards; 'Profit is worshipped.' (Jones, 1999) In a similar way, the idea of a Year of Restoration (Leviticus 25: 5-17) made, to me, no financial sense for those trying to create wealth – why invest in improving the land (or other wealth creating source) if, in the Year of Restoration it was required to be returned to the original owner; who would then benefit from the hard labour of another?

What changed?

During my first four years at college, I was still working in industry and I very much held this view from a financial perspective, if a church/Synod did not have the resources to survive on their own then why should they continue? However, whilst in my 4th year of training my placement took me to, what was called at the time, Cleggs Lane Men's Health Group (now Wharton and Cleggs Lane Church and Community Centre (Wharton and Cleggs Lane, 2023)).

I can honestly say that what I saw at this project began to change my perspective on money, the Church and the Bible. This has shaped my ministry over the years and is still developing. I saw good work being carried out in the community, living out the Gospel in an area of deprivation from, at the time, a congregation with limited financial resources which was supported by both the Methodist Circuit and wider Church.

It took many months of soul searching to come to understand that there is indeed an important place within a faith setting for resources to be shared in this way; allowing growth and development in areas where there is the vision and energy; even if there is a lack of local resources.

My current understanding of money

Eleven years on since my ordination I can now safely say I understand that Mrs Thatcher's 'we cannot afford to do it... ...' (Montague, 2018) is, to me, flawed and unsustainable. There is something in sharing what we have for the benefit of all, as the small group of believers did in Acts of the Apostles (Acts 2: 44- 46).

Of course, some of this happens already. In my time serving as treasurer in the National Synod of Scotland I encountered the grace of sharing through the Inter-Synod Resource Sharing where the wider Church shares resources (financial and otherwise) with Synods in need, which in some way reflects the actions of the early Church.

From a financial viewpoint, the Levitical Year of Restoration is still a struggle for me to grasp. This change in my understanding does not mean that I believe money should be thrown at causes that have no viable spiritual, visionary or financial future. I am still a firm believer of good stewardship of resources.

The parable of the Gold Coin still has meaning to me financially. I have now moved towards an understanding that it is not all about level of profit, but rather about supporting and rewarding good stewardship of the resources that we are granted.

Conclusion

Whilst I can say that I have moved from 'profit is worshipped; profit is everything' (Jones, 1999) to a view of money being a gift from God to be used wisely for the benefit of all, I still have quite a bit to work through. For example, from a financial viewpoint, I still struggle with the Parable of the Rich Fool. I'd say I am still a work-in-progress with some way to go.

An opportunity for discussion

- What is your immediate reaction to this reflection?
- Accepting requirements on Trustees of charities, in the 21st century is there any place, in a church setting, for an approach similar to Thatcher in 1978 where those who have cannot afford to help those who do not have?
- Does the Parable of the Rich Fool have anything to say to local churches/Synods/the National Church?
- In the Parable of the Gold Coins, is there any room in the church for those with few resources to do nothing, even with the little they have, and not try to use them for growth locally and of the whole church?

An opportunity to pray

Lord, it's hard, we've read about rich fools called to the next life with full barns and banks; we don't want our church to close the richest in town!

But we've responsibilities to be wise and to use our talents well.

Give us the grace to be generous, Lord,

to see the needs around us, and to discern how we can make a difference,
so that we lay up our treasure with You. Amen.

An opportunity to meet our contributor

The Revd Alan McGougan serves Elsdon Avenue Church (Seaton Delaval), Seghill Methodist Church and Trinity Bedlington Church and is Convener of the Northern Synod Trust.

An opportunity to dig deeper

- Retrieved from Wharton and Cleggs Lane:
<https://www.whartoncleggslane.church/community-cafe>
- *Good News Bible 2nd Edition*. (1994).
- Jones, D. H. (Director). (1999). *A Christmas Carol* [Motion Picture].
- Montague, B. (2018, August 10). *Ecologist Informed By Nature*. Retrieved from
- The Ecologist: <https://theecologist.org/2018/aug/10/day-thatcher-methayek-and-how-led-privatisation>

A personal reflection from a global perspective

An opportunity to sing

A Rich Young Man Came Seeking

Marjorie Dobson © Stainer and Bell 7676 D. Suggested tune: Ellacombe or Hatherop Castle

A rich young man came seeking,
God's kingdom was his aim.
The law had been his guidebook.
His life was free from blame.
But Jesus asked the courage
to give his wealth away.
The young man turned in sorrow,
that price he would not pay.

The rich men's gifts were lavish
and made for public show.
The widow's gift was humble
and only God would know,
In giving to the Temple,
although her coins were small,
her gift had so much meaning,
because she gave her all.

One boy brought loaves and fishes,
no other food was there,
but Jesus fed the thousands
and still had bread to spare.
The miracle of plenty
soon spread beyond that place.
That simple gift was offered,
then multiplied by grace.

Lord, keep our care for money
from turning into greed.
Help us to use it wisely
to meet each other's need.
For whether poor or wealthy
We have so much to share
and open-hearted giving
will show your loving care.

An opportunity to reflect

Follow the money – in and out of church

The Devil's Dictionary (1906) by Ambrose Bierce carries a telling definition of money: as: "a blessing that is of no advantage to us excepting when we part with it". Money and its (mis)use is not far from the current ills, crises and threats before us.

Money and Wealth have an interesting relationship with the Christian faith. Since Moses smashed that golden calf, the borderland between the realms of faith and money has not been a comfortable place to live. The message from Churches that the "love of money" distracts the faithful from what is most important, while 'holding' millions of pounds is hypocritical.

Our critique that society is heavily materialistic, value products more than people, and that greed continues to be distortion of the ways of God, while even churches are unable to decide when enough is enough is a betrayal of the Jesus way. We preach that it is wrong to want more than we need, yet continue to grow our reserves. Is it reasonable to say that the Church's money trail suggests that we have abdicated our theology of money to the culture around us?

A back story – our inherited deposits

There is a back story here. Consider why it is so hard to talk about God without talking about money or to talk about money without talking about God. Devin Singh in *Divine Currency* (2018) provides brilliant insights into why. Singh shows how early economic ideas structured Christian thought and society with early Christian theology borrowing ancient notions of money and economic exchange to support their theologies, including what happens in salvation.

This is part of our inherited faith deposits which also conferred a godly halo around the use of money. Linking money with divine activity (over the centuries) has contributed to money's ever-increasing significance with a price given to everything. We are unable to freely part with the blessing!

Abba & Lazarus: limits of enough and happiness

While Abba sings: "Money, Money, must be funny in the Rich Man's world", Globalisers and Corp-o-Crats tell us: "Compete. Make yourselves cheap for the redistribution of the world's wealth depends on growth and speculation." What the Corp-o-Crats mean is that redistribution is always from poor to rich.

The poor are the legs/back/food for the table of the rich, literally feeding growth. No wonder Lazarus was stuck at the rich man's gate. Money was not funny for Lazarus; it was scarce/non-existent! For the rich too much of it is no longer enough.

Will not the 'blessing' of money make us happy? Those who have visited developing countries (Lazarus corners) would often remark: 'People are so poor. They have no money, yet they have so much joy, are contented, and showed us amazing generosity.' Economic technocrats aware of this unexplainable fact suggested that: 'if such countries are ever going to be developed, we have to figure out how to make these people greedier'. The greed economy, even in temples, take root and scarcity trumps generosity.

Our give-away God and the Jesus movement

The model of the Jesus way seems illogic: to 'gain is to lose' and 'the last will be first'. Our theology of money must be shaped by these imperatives in response to God's generosity, geared towards life flourishing for all. How do we perceive God? Is it one of a generous, gracious, merciful, loving – a giveaway God? The URC's relationship with money says much about our understanding of God and what we actually believe in practice. At the heart of any theology of money must be a response of gratitude to God's generosity in all of our life together.

A generosity habit/optic will ask tough questions on any hoarding of 'reserves of money and assets'. Remember that gospel strap line about 'treasures and heart' around which we have spun millions of sermons! Hoarding is used here to flag up 'a condition or state' that money reserves have locked churches into, to the extent that most of our time is spent discussing finances!

The 'blessings' are never enough and our measure of abundant life becomes quantitative. The URC inhabits ecclesial spaces that collectively locks away enormous wealth while persistent poverty creates havoc around us. God's 'extravagantly generous' model in Christ challenges this.

The language of God in Christ is not about our 'net-worth': it is about our infinite expressible value in the eyes of the Divine. How do we invest our lives and the gifts we have been blessed with? Is it oriented by the logic of the market economy or the illogic of the kingdom of God: the Jesus way of full/flourishing life for all?

Net-worth, market logic and the Jesus illogic

What is the URC's "net worth"? Should this be measured in pounds and the speculated value of our investments and assets? Market logic will go that way. Can it be that logic of URC's current theology of money is shaped around solutions to scarcity, consequently our focus on having enough money to balance budgets, for crises, for posterity?

Consider, however, a narrative budget shaped around God's fullness of life' in Jesus illogic, where the columns may include: 'blessings received – sharings released – overflowing giveaways' – gifts of grace - transformative testimonies. Forget need or what is lacking and consider what God has already blessed us with. This is the generosity invitation. It is more than a method or perspective: it is a habit – the way we see the world and live our life together as part of the world.

Our table ritual: signifying a theology of abundance and generosity

What transpires around our communion table is more than 'remembering'. The liturgical act is a counter narrative against scarcity and re-ordering of our economic life. Hoarding is exorcised and sharing takes a deep communitarian dimension, imaging God's overflowing-giveaway 'manna economy'.

There is enough for what we need (not want). In the ritual a new kind of economy at work is imagined, countering the logic of the market economy and its theologies that create inequities and exclusion. At this table past, present and future come together as signs of how we can reverse the market-logic in living-out the liturgy after the liturgy.

The table proclaims that all we have and are express the overflowing love of God for us in Christ. A liturgy of abundance must shape our theology of money.

A parable to accompany us

Thomas in his gospel recorded Jesus saying: "If those who lead you say to you, 'Look, the kingdom is in the sky', then the birds of the sky will get there before you; if they say to you, 'It is in the sea,' then the fish will get there before you. And: His disciples said to him, 'When will the resurrection of the dead come, and when will the new world come?' He said to them, 'What you look forward to has already come, but you do not recognize it.'" Can we recognise it?

An opportunity to discuss

1. What immediately strikes you from this reflection.
2. Do a check on what agenda items at our various meetings generate the most conversation. How does money feature in these? What does it say about our faith and faithfulness?

3. What new possibilities will a 'generosity-sharing-giveaway' habit bring to our relationship with money bring? What would it mean for our life together (the URC)?
4. Explore the idea of a 'narrative budget' as per the suggested columns (think of your own as well). What would this mean for mission and ministry?
5. Are there helpful and fresh ways to rethink stewarding as the releasing of gifts/blessings?

An opportunity to pray

Extravagant God,
You give us all we need, like manna from heaven,
but we prefer to hoard our resources and let them go bad.
Change our habits, Generous One,
that we may model in our lives and our church,
the Kingdom's reversed logic,
that turns the tables,
upends the balance sheets,
and shows us how to live. Amen

An opportunity to meet our contributor

Michael Jagessar, until recently, worked with the Council for World Mission (CWM). A selection of his writings can be found at www.caribeaper.co.uk.

An opportunity to dig deeper

- <https://www.thegospelcoalition.org/article/theology-money-200-words/>
- <https://www.youtube.com/watch?v=RDCNhjj2gyQ>
- <https://www.anglican.ca/wp-content/uploads/On-the-theology-of-money.pdf>
- <https://faithandleadership.com/david-p-king-shaping-theology-money>
- <https://www.youtube.com/watch?v=WR1YupjxScc>
- <https://politicaltheology.com/money/>

What is our part in the economic order?: A theological response with help from Norman Goodall

An opportunity to sing

When Wilt Thou Save The People

Ebenezer Elliott (1850) (this version rendered into inclusive language by Louise Saunders)

Tune: You could sing it to the Godspell tune here:

<https://www.youtube.com/watch?v=Rw1j8QvtZZc> but the words differ or you may wish to use the piece as a poem.

When wilt Thou save the people?
O God of mercy, when?
Not monarchy, but nations,
Your children, women, men!
Flowers of Thy heart, O God, are they;
let them not pass, like weeds, away;
their heritage a sunless day:
O God, save the people!

Shall crime bring crime forever,
strength aiding still the strong?
Is it Thy will, O Father,
that we shall toil for wrong?

No, say Thy mountains; no, Thy skies;
our clouded sun shall brightly rise,
and songs ascend, instead of sighs:
O God, save the people!

When wilt Thou save the people?
O God of mercy, when?
The people, Lord, the people,
Your children, women, men!
God save the people; Thine they are,
Thy children, as Thine angels fair:
From vice, oppression, and despair,
O God, save the people!

An opportunity to reflect

As I'm sure you all know, in recent years we have had to work out how to repair a large deficit in the URC's defined benefit pension scheme. To some's surprise we found it quite easily, through discussion across the Synods.

I belong to a rich church that acts like a poor church.

We are by no means the richest church. When compared to some established churches in the UK we are insignificant, but, especially regarding our size (around 37,000 members) we are very steady- to the point that we're losing members faster than we are losing money. Many other churches in the UK are in this position, at a greater extent.

Previous generations were generous to the church, not anticipating the decline to come. The British churches, in response, rather than being thankful for the plentiful reserves we have, crunch numbers and work out how many years we might have left functioning at the rate of decline we are now. We work out the worst-case scenario and keep our purses closed, ready for that inevitable "rainy day". Further, we even close our purses before we really know what is inside.

We have multiple investment pots, some pots closed off for specific purposes so they cannot be freed up, held in different charity bonds by trustees who decided where the money should go, and many also forgotten about (for Sam Richards to find) sitting

somewhere accumulating. But this is very British. British people find it very hard to talk about money, so we presume or pretend that we do not have very much so that we do not have to come to the place of responsibility for it.

There's another tricky thing that comes into the conversation about the church and money- and that's how we relate it to the church. As part of the Church Life Review Group we have employed some charity forensic accountants to tell us how and where we spent our money, and how our mission or work is reflected financially- ie are our priorities in the right place.

This was really useful but a question I kept getting stuck on was how we, as a church, function as a charity. People usually give to charity to help someone who is not them. Ideally, a charity exists in order for it not to exist (though this is not the case under capitalism).

So a charity that hopes to end child hunger, is ultimately working towards its own demise as child hunger is overcome. This is not the case for churches. In churches, congregations give to sustain a ministry from which they receive. We hope that our ministry will be spread further into our communities, but ultimately, especially in the UK, the church exists for its membership. We give to sustain ourselves.

More specifically, this boils down to giving to sustain "our minister", "our building", "our fairtrade coffee supply", not "our witness to our community". There can be a sense of ownership and a right to a resource. The church belongs to the people who give through membership. This does not seem in any sense like a charity. And, of course, there are historic problems with charity such as paternalism etc that I don't have space to go into, but surely the church needs to function for others?

Norman Goodall, in 1954 gave his address as the Chair of the Congregational Union of England and Wales which he titled 'Gathered- for what?'

Goodall was the most important figure behind the International Missionary Council and the World Council of Churches coming together in 1961 (this united the global missionary arm that came out of the Edinburgh 1910 World Missionary Conference and the Ecumenical instrument of churches that formed quasi separately), and also the union of the URC, and the change from the London Missionary Society to the Council for World Mission (1977) so he is a useful person to think about the connection between mission and church with.

In his talk he outlined how we are to be gathered for 'Worship', 'Scattering', and 'In the Name.' He uses Amos 5:21-54 (NIV):

"I hate, I despise your religious festivals; your assemblies are a stench to me. Even though you bring me burnt offerings and grain offerings, I will not accept them. Though you bring choice fellowship offerings, I will have no regard for them. Away with the noise of your songs! I will not listen to the music of your harps. But let justice roll on like a river, righteousness like a never-failing stream!"

In reflecting on this passage from Amos, Goodall commented, 'At the last day I can have little doubt that even if I find myself within the ramparts of mercy, amongst the humbling companionships of that hour I shall be kneeling with someone who could yawn through the *Hallelujah Chorus* but had been quicker off the mark than I in feeding the hungry or visiting the prisoner.'

This was not to devalue worship. Goodall also mentioned how, 'I cannot see the slightest hope of finding the right way through some of the most agonizing dilemmas of our time except at the place where the obligation to worship is acknowledged.'

For Goodall, worship could not be separated from 'the breaking of bread.' Corporate worship was as large as life- and it would not be fulfilled until those two words, 'corporate' and 'worship' could really be held together. Together would mean 'the whole life of man [sic]- society, nations, the international order- is lifted up in practical obedience to Him who is the Way, the Truth and the Life.'

When we forget this corporate part, according to Goodall, we succumb to pride- believing that our worship in only one place is the correct way of worship and forgetting the need to work towards unity with all. 'We cannot truly eat His flesh and drink His blood in a private insulated corner as though there were a Congregational Jesus and an Anglican Jesus and a Roman Catholic Jesus.'

A worship that forgets the fellowship of the whole world, or oikumene, and is not humble in its approach to the altar is the worship Amos condemned. Matthew 25:40 reminds us, **'Truly, I say to you, as you did it to one of the least of these my brothers, you did it to me,'** worship should connect us to God and by extension our neighbours.

It should bring items from the news into our emotional, spiritual realm, where death numbers stop being statistics and again become people- beloved children of God. Goodall wrote that, 'it is in the context of Christian worship that the real nature of suffering, sin and our moral responsibility are brought most sharply home to us.'

But in reality, generally these charitable things are seen as outside of the remit of worship, as added extras, not as essential to it.

This is also reflected in how churches- both local and as denominations, understand their money. Enabling worship by the sustaining of buildings and ministers becomes the priority and ensuring that this can continue for the same type of people is prioritised.

Questions surrounding the feasibility of the money outlasting the earth because of the climate emergency are not always asked, the burden of the suffering of our siblings in Turkey and Syria buried from the earthquake might arouse some personal charitable giving, but seeing our giving to help those in need is not understood as worship.

But if we take Goodall's theology seriously, that is absolutely worship. The result of worship should be the moving our hearts- out of a place of selfishness and individualism, towards seeing ourselves as part of a collective, where we hurt in response to all other hurts.

Iain Whyte, a Church of Scotland minister, theologian, historian, and member of the Iona Community has written a book called *Send Back the Money: The Free Church of Scotland and American Slavery* (Cambridge: James Clark & Co, 2012), where he outlines how the Free Church, formed in 1843, debated the use of money donated by slave owners from the Presbyterian churches in the South US States.

Frederick Douglass even toured Scotland to teach about the horrors of US slavery and encourage the Scottish churches to send the money back. This question about money brought about ecclesiological and theological questions about fellowship with a sister

denomination that was committing 'heresy' as most members of the Free Church understood the crime of slavery, as slavery by members of these churches was being justified on theological grounds.

The campaign did not achieve any physical results, but it did create a public outrage and cry. The irony of the "Free" Church accepting money that resulted from people being kept in bondage did not escape rebuke from many members.

The question at the heart of this case study from the 19th Century is whether the right for people in Scotland to worship securely should come off of the backs of people enslaved in the United States. Bringing this to today's context of neo-capitalism, what right do we have as churches to keep investing our money for ourselves and our own future, when the act of investing is contributing to a neo-capitalist system of blind accumulation (saving a larger conversation about "ethical" investing for another day).

Actions of divestment- against fossil fuels or the occupation of Palestine, are big power moves. Having money gives you power under a capitalistic order. There is a need for the church- and where possible- the churches- to think about how to use their money to reflect what we believe in worship.

Worship in a particular place should reflect the needs of the people in that place- be contextual. And the outworkings of worship should be reflected by the actions of those gathered in Community- the mission. And it should also be aware of its part in the interlinked Community of worshippers – the *oikumene*.

And so the means of all of these, the money which sustains 'us', needs to reflect our priorities- shown to us through our collective worship, in how we hold, invest, use, think about, share, and spend our money too. Bowing at the altar should take away our pride in worship to Him and His sacrifice that we will never fully comprehend. We need to allow this humility that comes when bowing to the cross to enter all parts of our lives. Having money is not a display of blessing, but using money to share God's love is.

An opportunity to discuss

1. What is your immediate reaction to this reflection?
2. Would you find extending Goodall's theology to include thinking about our holding of and use of money in worship useful or challenging? Why?
3. Do we, as a church, have a 'right' to hold and invest money that sustains us beyond our means?
4. How can we sustain ourselves well whilst also using our money to meet our aims of justice?

An opportunity to pray

Lord, please don't despise our worship;
we know our singing isn't great,
we know we are often too focused on our own needs and worries,
we wonder how our church will continue with so few volunteers,
even though the money's not too bad.
Lord, we want to make a difference but we're not sure how.
We want to challenge the injustices of our age but what can we do?
We want justice to roll like a river

and righteousness like a never-failing stream,
show us, Lord, how to make even a part of Your vision for us a reality.
We want Your people to be saved from vice, oppression and despair,
and know we have to change in order to allow You to work with us.
Be gentle with us, Good Lord, inspire us, that Your people might be saved.
Amen

An opportunity to meet our contributor

Victoria Turner is a PhD Candidate in World Christianity at New College, Edinburgh and a member of the URC.

An opportunity to dig deeper

- Iain Whyte, *Send Back the Money! The Free Church of Scotland and American Slavery*. James Clarke: Edinburgh, 2012
- Norman Goodall, *Gathered - For What?* An Address from the Chair of the Congregational Union of England and Wales delivered in Westminster Chapel, London on 10th May, 1954.
- Joerg Rieger, *Theology in the Capitalocene: Ecology, Identity, Class, and Solidarity* (Fortress Press, 2022).