

Session 4: The PRACTICE Question: Shaping a Faithful Life

In this session participants will be invited to reflect on the ways that they put their basic values into “practice.” Working in small groups, they share ways that they find balance in three aspects of their lives: time, money, and spiritual practice, but the focus tonight will be on daily life practices around time and money. The focus on these areas of life is meant to open up a discussion of what it means to put our faith into “practice” -- and begins to make connections between spiritual practice and Christian discipleship. In the “going deeper” part of this session participants will work in small groups using a process based on the “clearness committee,” to explore questions that emerge about specific life decisions.

For the Facilitator:

An implicit focus of this session is the theme of “balance”: how do we find balance in our lives? What practices help us to connect our most basic values with the choices we make, particularly about our time, our money, our relationships? This session will begin with Biblical resources to focus the discussion of time and treasure. But most of the discussion will be about the basics of decisions people are making about their lives. Many of the young adults we meet with will have limited resources, or will be in debt or dependent on relatives. They are facing new choices about time management and they are very aware of the challenges posed by money. So much of this session is designed to help people look at what is in balance, and what is out of balance, in the choices we make about time and money.

Isaiah 55: 2 asks:

Why do you spend your money for that which is not bread,
and your labor for that which does not satisfy?
Listen carefully to me, and eat what is good, and delight yourselves in rich food.

In a consumerist society where the goal is always to have more, these questions have a resonance of their own; we are constantly aware of opportunities to spend our money on all kinds of things that don’t really “feed” us, and sometimes we are convinced that we need much more than we actually do. Paradoxical as it seems, stepping back and examining what we do with our money and our labor, discerning “wants” and “needs,” can actually be a way of noticing and embracing the abundance that God has given to us. It can also provide clues to who we are really made to be, and how we most deeply desire to live. The theological assumption beneath this is that God desires good things for us, and invites us to a balanced life. (See “Resources” section for further theological reflections)

Resources

Bonnie Thurston, *To Everything a Season: A Spirituality of Time*
Wendell Berry poem: "Manifesto: The Mad Farmer's Liberation Front"

Nathan Dungan, *Share, Save Spend*. Online resources at www.sharesavespend.com),

Martin Smith, *The Word is Very Near You: A Guide to Praying with Scripture*. (Cowley, 1989)

Gathering (10 minutes) Meditation on Matthew 6: 19-21

Leader: Read the passage aloud 3 times, and invite the group to listen prayerfully in the following way (this is a version of the monastic practice known as "lectio divina," or "divine reading" in which we listen for God's word to us in the Scripture.

Read it three times, slowly and clearly:

The first time, say: As you listen, pay attention to what Jesus is saying, and what stays with you.

The second time, "As I read this passage again, pay attention to a word, or phrase that "stops you" or that "shimmers" for you. Stay with whatever that word may be and keep it in your mind, "chew on it", let it speak to you. Repeat that word/phrase over In your mind, "chewing/ruminating" on it. Let it speak to you. In silence

Take about a minute of silence, and say: "In silence: return to that word/ or to another that has called out to you this time. Just pay attention to the word (don't try to "think it" – just let it speak)

Read the passage a third time, saying: I'll read the passage one more time, then invite each person to call out the "word" that they've been praying on, or something that has just spoken on the third reading.

In the silence after you stop reading, give time for people to speak aloud the words or phrases that have spoken to them. When it seems that everyone has spoken who wants to, simply say, "Amen" to close the prayer-time.

Materials:

Chart pad, newsprint, markers

Ahead of time, write on chart pad the questions given below under “questions about TIME” and “Questions about MONEY”

Handouts #1– with grids

Further preparation: You may want to identify ahead of time a person or persons who would like to be the “focus person” in a clearness committee group of 4-5 people. (If you have a large group, you will need several smaller sub-groups, and each of those smaller groups needs a focus person and a convener: See Session III)

Exploring: Where is your treasure? Where is your heart? (30 minutes)

In this time, we are going to explore the connection between our spiritual values and our practices around time and money. We can learn a lot about those connections by looking at what we “spend” – how we spend our time, how we spend our money.

Invite people to reflect on the following questions about TIME: Give them 5 minutes to jot down answers to these thought-questions around faithful use of time:

Map out how you spent your time on one day in the past week. What activities occupied the most time? What seemed to get slighted? How does what you see square with what you see as your core priorities and values?

Where are the places in your life where it feels as if there is “not enough time”? Why does it feel that way? What seems to fill more of your time?

What would you do with a whole unscheduled day? What does this tell you about what is most important to you?

Think about a time when you were “interrupted” and the interruption proved to be life-giving. What was interrupted? What was the interruption? Where was God in this experience?

Now invite participants to reflect on the following questions about MONEY: (10 minutes – total for reflection and discussion with partner)

Nathan Dungan, creator of workshops on Financial Sanity (www.sharesavespend.com), stresses the importance of looking at our attitudes toward money, thinking not only about how we spend what we have, but about how we balance sharing, saving, and spending. Here are some

questions to ask yourself as you begin to look more closely at your own practices and attitudes around money.

First, what is money FOR, for you?

- What do think you spend the most money on?
- What do you feel you don't have *enough* money for?
- Do you save any money regularly? How, and for what purpose?
- Do you make financial contributions to charities or church? How often? How do you feel about these contributions?
- Do you find yourself worrying about money? What is the worry about?
- If someone gave you 500.00, what would you do with it? How about \$100? \$1000?

Now move from individual to group work:

Divide into groups of 3-5. Invite each group to use the chart pad to reflect on their spiritual practices around time and money.

Invite groups to work together – draw the grid (see next page and “Resources” section) on their-chart pad and fill it in, spending about 15-20 minutes discussing what they would put in each part of the grid. Be sure they get to all the questions about time and money.

Intentional Spiritual Practices	TIME: about what portion of your day is spent on	MONEY, What portion of income do you spend on:
“Showing Up” (Do you have a definite, regular time for prayer or meditation? If so when and what do you do?)	Scheduled/expected activities (work, family duties etc.)	Obligatory expenses- (rent, food etc.
“Paying Attention” (what helps you to pay attention to what is happening in your life: Are there practices that help you to slow down and “notice” things?	Activities that fully engage your attention (at work or elsewhere) – so that you may even lose track of the time.. .	Discretionary Spending where you have a choice:
“Staying Fully Alive” : What do you do to keep yourself physically strong, healthy, focused, “fully alive”	Activities for which you “make time” even when you’re very busy	Activities/purchases/expenss that reflect your true values – you may “dig deep” or save up for up to make sure you can afford these things.
Connecting and Caring What are the important relationships that keep you “connected”?	Time given to relationships, communities, needs of others	Sharing: giving to needs of others; money set aside for God’s work in the church and/or the world.

After 15 minutes working with the grid, invite feedback: What common ground did you find in your group? What common challenges did you recognize? Where were there surprises, Common ground? Big differences in experience?

What changes might you make to find greater balance in your life, especially around time and money? What challenges present themselves?

Going Deeper: Taking our Questions to a Clearness Committee: (30-45 minutes)

Invite participants to identify a question raised from this exercise that invites further exploration and discernment: A question like “Why am I dissatisfied with the way I spend my time?” or “What might I do about this imbalance that I’ve observed?” or “I think that I am on the right path in this way but wonder how to take it further?”

Identify 2 or 3 people (depending on the size of the whole group) who can bring their questions to a “clearness committee” structure. Remind people of the process and hand out the guide. Have them spend 25 minutes exploring a “focus person’s” question.

Bring the whole group back together for reflection on what has been learned from the “clearness committee” process tonight: Begin with focus person, then listeners in each group: they need not reveal all the details of the conversation, but rather, share about what they have learned.

Closing: Stand in a circle and spend a minute in silent prayer, hands joined, offering thanks for tonight’s learning. Leader send the group out with the call and response

L “Go in peace, to love and serve the Lord”

P “Thanks be to God.”

Alternate Approaches to the “Going Deeper” portion of this session:

If the group does not feel ready to try the “clearness committee” practice or if they just prefer a different style, use Wendell Berry’s poem, “Manifesto: The Mad Farmer’s Liberation Front” as a starting point for a discussion of “how we practice resurrection”? Use quotations from Sharon Daloz Barks and Bonnie Thurston to invite discussion of ways that we are called to “counter-cultural” living, and how that might connect to our practices around time, money, spiritual discipline. (See “Resources” section for this session)

OR – as a further challenge, take the discussion of money one step further and use the handout and Scripture passages provided in the “Resources” section to discuss the practice of “tithing” or “proportional giving” as a spiritual practice that helped the ancient Israelites to recognize and respond to God’s generosity in their lives. (See handout, Scripture passages and reflections provided in “Resources” section for this Session)

1. Spiritual Practices for A Balanced Life: Time and Money

A note on passages for the opening devotions:

One of the most joyful passages in the Bible, for me, is chapter 55 of the book of Isaiah. This is the part of Isaiah known as “Second Isaiah,” the words of the prophet dating from the time after the Babylonian exile, when the people experienced their God as the one who was restoring them, returning them to Jerusalem and re-establishing the covenant. What I find striking about this chapter of Isaiah is how vividly it renders God as the one who desires to heal, restore, and abundantly bless not only this redeemed people, but the whole of Creation. The abundance of the things that they need for life is interwoven seamlessly with the abundance that comes with knowing and following the will of a loving God – keeping the covenant, as the Hebrew people understood it, and thereby living into the fullness of life that God intends for us. I recommend spending some time with the whole of Isaiah, chapter 55. But here are some important highlights;

The chapter begins with God, speaking through the prophet, promising an abundance not only of food and drink, but of the divine presence in the people’s lives:

Ho, everyone who thirsts, come to the waters:

and you that have no money, come, buy and eat!

Come, buy wine and milk without money and without price.

Why do you spend your money for that which is not bread,

and your labor for that which does not satisfy?

Listen carefully to me, and eat what is good, and delight yourselves in rich food.

Incline your ear, and come to me; listen, so that you may live

I will make with you an everlasting covenant, my steadfast, sure love for David . (Isaiah 55: 1-4 NRSV)

Imagine how this sounds to the descendants of people sent into exile forty years before: they are promised abundance of all the things they need, and also an ongoing relationship with the “steadfast, sure love” of their God. It is a glowing promise. This also contains a question that invites our discernment, in our own time, about our relationship to the things that we have: “Why do you spend your money for that which is not bread, and your labor for that which does not satisfy?” In a consumerist society where the goal is always to have more, these questions have a resonance of their own; we are constantly aware of opportunities to spend our money on all kinds of things, and sometimes convinced that we need much more than we actually do. Paradoxical as it seems, stepping back and examining what we do with our money and our labor, discerning “wants” and “needs,” can actually be a way of noticing and embracing the abundance that God has given to us. It can also provide clues to who we are really made to be, and how we most deeply desire to live.

The Isaiah passage connects the abundance that comes from living by the covenant is connected to the assurance that God gives us what we need, both materially and spiritually. Jesus echoes this in a well known passage from the Sermon on the Mount:

Do not store up for yourselves treasures on earth, where moth and rust consume and where thieves break in and steal; but store up for yourselves treasures in heaven,

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Resources to Accompany Session IV

where neither moth nor rust consumes and where thieves do not break in and steal. For where your treasure is, there will your heart be also. (Matthew 6:19-21)

Where is your treasure? Where is your heart? In our time these questions may be best approached by looking at what we “spend” – our time, and our money.

2. Spiritual Practices around Time:

I was brought up short by a recent *Christian Century* article about the value of facebook, twitter and other social networking sites as a way of keeping people connected, becoming a kind of “virtual church” where people’s updates can become prayer requests and sources of connection and care. Trying to conclude with a balance between the newly discovered value of the “virtual church” online and the practice of assembling in a regular place and time, the author writes, “*We live in a world where it takes a lot of commitment to carve out an hour or so on Sunday morning to meet with others for worship*, (italics mine) and in this kind of world we need the Facebook and Twitter church, where on a daily basis we can confess our sins, weep together and laugh together, know the intimate details of one another’s lives and pray for one another in very specific ways.” (Leonora Rand, “The Church on Facebook: Why We Need Virtual Community” *Christian Century* June 30, 2009, 23.)

“*It takes a lot of commitment to carve out an hour or so on Sunday morning. . .*” This statement describes the world we live in, indeed, and the author may be right that the online “virtual church” as she calls it meets some of the needs that the assembled church has always met for people. But more troubling is the acceptance, here, of a world where it “takes a lot of commitment” to make time for worship. It reflects our widespread view that time is a limited commodity – there’s not enough of it, every minute is filled, we have to “take time” for ourselves, and “make time” for the things that are important to us. It conjures up a world where various voices and institutions are competing for our time, trying to convince us that whatever activity they are offering is “worth our time.” This consumerist approach even affects our practice in churches, spurring efforts to market what we offer and attract new members by meeting their needs. Lost in all of this is an understanding of church as a place where we reconnect with the meaning and purpose of our lives, the “dream of God” for ourselves and for the world. I would argue that a return to some of the traditional spiritual practices around time can invite us into a place of astonishing, if countercultural, freedom, around the gift of time, which is, like the gift of life itself, a gift from a loving God who desires our thriving. I have already mentioned the practice of “a definite time set apart” for prayer. Other traditional spiritual practices centered around time can give us perspective about what our time is really “for.” Bonnie Thurston makes this observation in her wonderful book, *The Spirituality of Time*:

What we wish to spend our time on, what we desire to take time for, is not only defining *of* us, but is very likely God’s call *to* us. This small quotation from Thomas Merton, which I clipped out of a missions newsletter long ago, focuses the issue powerfully: ‘If you want to identify me, ask me not where I live, or what I like to eat, or how I comb my hair, but ask me what I am living for, in detail, and ask me what I think is keeping me from living full for the thing I want to live for.’ What do you live for? What do you want to live for? If the answers to these two questions are not the same, ask yourself: Why aren’t they, and what can I do to harmonize my life?’ (Thurston p. 40)

The reality is that God has given us 24 hours every day. We have a number of choices about how we use that time, though often it doesn’t feel as if we have a choice. . . As with our money, so with our time, it is true that “where our treasure is, there will our hearts be also.” Take a

moment, then, to look at your own attitudes toward time. Look at your calendar for the past week – or the past 2 weeks – enough to cover your “typical” schedule. How is your time divided up:

- What do you spend most time on?
- What do you feel you don’t have enough time for?
- What do you try to “make time” for, no matter how busy you are?
- Looking back at your week(s), where were there “interruptions” in how you thought you were going to be spending your time? How did you feel about those interruptions?
- What would you do with 24 hours of unscheduled time?

What do the answers to these questions tell you about “what you are living for?”

In the life of ancient Israel, the practice of Sabbath-keeping had the relationship to time that the practice of tithing had to money: it was a way to remind people that time is given in abundance, and to schedule into their lives a regular practice of rest. Just as God rested on the seventh day of Creation, so the people are called to rest and enjoy what God has made. The Sabbath (as Bonnie Thurston points out) is not to be seen as a set of prohibitions about what one must not do, but rather as a day of openness and rejoicing, when “work” and “care” are put aside so that we can enjoy our lives, in whatever way we choose to do so. (*fn Thurston)

In our work-obsessed culture, the commandment to “remember the Sabbath, to keep it holy” is perhaps the most ignored commandment. If we are not working or being “productive,” we feel, we are not important. And yet in our obsession with work, we forget what life is for; we lose the ability to live in the moment. Bonnie Thurston warns against our obsession with “busy-ness,” suggesting that it has deeper spiritual roots in an inability to trust that who we are is “enough” for a loving God – that we are “good enough”. Her theological reflection on our common perception that we are “just too busy” is worth quoting at length:

Nothing I “do” ultimately assures my value. My value as a human being is already secured by God as the source of my creation and by Jesus Christ as the source of my salvation. I may choose to engage in “good works” – benevolence, charity, whatever – as a grateful response to these gifts, but there is absolutely nothing I can do to earn them. The bottom line is I don’t have to do anything; I just have to be, that is, to accept God’s gift of life and respond by grateful living.. (*A Spirituality of Time*, 75-6)

A practice of Sabbath-keeping, woven into the fabric of our lives, can help to restore the joy and fullness of life that God intends for us, and make us more able to embody that joy for others.

Look at your calendar and consider: are there regular times that you set aside simply to enjoy the company of friends, relaxation, “down time?” Are there times set aside for prayer, reflection, exercise, walking in nature? Bonnie Thurston suggests as a practice actually scheduling some time each week as “Sabbath time” – it needn’t be a Sunday, though it may be – and set it aside as a time free of whatever you define as work. It may be an afternoon or an evening, a weekend day or two once a month, a Sunday afternoon. Even when it is difficult to do, the exercise of trying to “make time” for Sabbath-keeping can help us to see where our hearts are, what we truly want in life. It can be a step toward discerning, in the midst of our busy-ness, the way that God desires to be with us, God’s “call” to us in our lives. For a month or two, try to set aside 4-8 hours a week as “date time” with the God who loves you. Spend that time doing

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Resources to Accompany Session IV

whatever makes you available to a sense of abundance in your life. Consider keeping a journal on how you spend this time. What do you learn from this about yourself? About who God wants to be for you?

Zeteo: Shaping a Faithful Life K H Staudt
Resources to Accompany Session IV

3. Spiritual Practices Around Money

A fundamental assumption throughout the Biblical tradition is that even though we forget this often, everything we have is from God. And so the primary practice in relation to what we have is to give thanks for what we have. “Counting your blessings, “ while it may seem unhelpful when someone suggests it in a time of loss, can be an important way of staying mindful of what we have, especially when we feel anxious or fearful about money and resources. Nathan Dungan, creator of workshops on Financial Sanity (www.sharesavespend.com), stresses the importance of looking at our attitudes toward money, thinking not only about how we spend what we have, but about how we balance sharing, saving, and spending. Here are some questions to ask yourself as you begin to look more closely at your own practices and attitudes around money.

First, what is money FOR, for you? Keep track of how you spend money for a week, or a month, and look at those amounts.

- What do you spend most money on?
- What do you feel you don’t have *enough* money for?
- Do you save any money regularly? How, and for what purpose?
- Do you make financial contributions to charities or church? How often? How do you feel about these contributions?
- Do you find yourself worrying about money? What is the worry about?
- If someone gave you \$100.00, what would you do with it?

Look at your answers. Talk them over with a friend or small group. What surprises you? What depresses you? What are you seeing about where money fits into your overall sense of meaning and purpose in life? As you look at your expenditures, think about how they match, or don’t match, your values. How do you sort out “wants,” “needs” and “obligations?” What does this tell you about your priorities?

As you sort this out, try bringing another lens to your stock-taking about money. Ask yourself, as you look at the figures you’ve written down, “Where is God in this, for me?” Return to the words of Second Isaiah, where God invites the people to pay attention to things they are buying that do not ultimately satisfy, and pay attention to what does:

“Why do you spend your money for that which is not bread
And your labor for that which does not satisfy?
Listen carefully to me, and eat what is good,
And delight yourselves in rich food.
Incline your ear, and come to me,
Listen, so that you may live (Isaiah 55: 1-3)

This is poetry, not a game plan, but it contains the kind of promise that can shape our discernment around money. The prophet seems to be inviting people to see that God provides what we need. Do we believe this? This is a question that is at the heart of the spiritual practices around money that we find in Scripture.

) Zeteo Session IV: Resources

An important thing to stress for this part of the discussion is that the Biblical view of money is one of abundance, not scarcity. The Biblical world assumes that somehow or other, what we have been given will be enough. God's promise in Isaiah, Jesus' promise in the Sermon on the Mount, is that there will be enough. To return to the promise of 2nd Isaiah, by appreciating God's abundance we participate in the joy of the whole creation, and in doing this, we find ourselves changed, gradually learning to embrace and grow into the richness of God's will for us. Speaking through the prophet, God promises, in resonant poetry to be faithful to the people as they celebrate the abundance of life:

For you shall go out in joy, and be led back in peace
The mountains and the hills before you shall burst into song,
and all the trees of the field shall clap their hands. (Isaiah 55: 12)

4. The Need for Balance: Practicing Resurrection

Many of us blessed with relative financial security and access to basic needs nonetheless feel a sense of fear and insecurity about having enough. This affects the way we look at both our time and our money. Sharon Daloz Parks describes our situation as a spiritual burden, a false sense of scarcity amid actual abundance.

Obviously it is true that for some the struggle just to make ends meet can be all consuming. But the spiritual invitation Parks points to, and the invitation implicit in Isaiah 55, is to reconnect our faith to our notions of what is “enough.” In our time this is a profoundly counter-cultural move, since all the energy of media advertising is dedicated to telling us we don’t have enough, that we need more things to fill our needs. The question of “enough” opens up for us a fresh way of looking at what we have, what we want, what we need and think we need. It can lead to a sense of freedom and abundance that is in keeping with the Biblical sense of promise.

[Wendell Berry’s “Manifesto: the Mad Farmer’s Liberation Front” offers a classic poetic rant against all kinds of socially and politically imposed conformity, and an invitation to listen to the land. Young adults in our time may learn from each other about what it means to them to “practice resurrection,” and weigh their ideas against Wendell Berry’s. Bonnie Thurston also offers counter-cultural perspectives on how we see our time, our money, our freedom. Use the quotations on the next two pages to invite discussion about our practices and our values around time and money. What does it mean to “practice resurrection?”]

On “cumber”: (from Sharon Daloz Parks, “Household Economics,” in *Practicing our Faith*, ed. Dorothy Bass (Wiley, 1997))

Many feel that the most we can do is simply keep up, managing as best we can. Our calendars are bursting, and we are busy; even children are busy. We are working more and faster, in part because the incentive structures in our present economy have a bias toward either long work hours or multiple part-time jobs. We work at these jobs to secure our sense of belonging and well-being, increasingly defined by access to the goods and services we need and want.

One consequence is what the Quakers called “cumber.” Billions of marketing dollars are spent worldwide to make a dazzling array of products attractive, even “necessary.” Moreover, the market has become ubiquitous. Once, we only went to market. Now the market comes to us – to our homes, workplaces, and public spaces through television, telemarketing, magazines, catalogues and online services . . .

(“Household Economics,” in Dorothy Bass, *Practicing Our Faith* (Wiley, 1997).

Bonnie Thurston on a Spirituality of Time:

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What does “grateful living” look like, for you?

Poet Wendell Berry on a counter-cultural way of looking at our priorities in a consumerist culture

**Manifesto:
The Mad Farmer Liberation Front**

by Wendell Berry

Love the quick profit, the annual raise,
vacation with pay. Want more
of everything ready-made. Be afraid
to know your neighbors and to die.

And you will have a window in your head.
Not even your future will be a mystery
any more. Your mind will be punched in a card
and shut away in a little drawer.

When they want you to buy something
they will call you. When they want you
to die for profit they will let you know.
So, friends, every day do something
that won't compute. Love the Lord.
Love the world. Work for nothing.
Take all that you have and be poor.
Love someone who does not deserve it.

Denounce the government and embrace
the flag. Hope to live in that free
republic for which it stands.
Give your approval to all you cannot
understand. Praise ignorance, for what man
has not encountered he has not destroyed.

Ask the questions that have no answers.
Invest in the millenium. Plant sequoias.
Say that your main crop is the forest
that you did not plant,
that you will not live to harvest.

Say that the leaves are harvested
when they have rotted into the mold.
Call that profit. Prophesy such returns.

Put your faith in the two inches of humus
that will build under the trees
every thousand years.

Listen to carrion -- put your ear
close, and hear the faint chattering
of the songs that are to come.
Expect the end of the world. Laugh.

Laughter is immeasurable. Be joyful
though you have considered all the facts.
So long as women do not go cheap
for power, please women more than men.

Ask yourself: Will this satisfy
a woman satisfied to bear a child?
Will this disturb the sleep
of a woman near to giving birth?

Go with your love to the fields.
Lie down in the shade. Rest your head
in her lap. Swear allegiance
to what is nighest your thoughts.

As soon as the generals and the politicos
can predict the motions of your mind,
lose it. Leave it as a sign
to mark the false trail, the way
you didn't go.

Be like the fox
who makes more tracks than necessary,
some in the wrong direction.
Practice resurrection.

"Manifesto: The Mad Farmer Liberation Front"
from The Country of Marriage, copyright ©
1973 by Wendell Berry, reprinted by permission
of Harcourt Brace Jovanovich, Inc.
(found at
<http://www.goodnaturepublishing.com/poem.htm>)

**Listen to this poem read aloud. What stops
you, challenges you, makes you laugh? Gives
you pause?**

**"Every day, do something/that won't
compute." What would that look like in your
daily life? How might it become a spiritual
practice for you?**

**"Be joyful, even though you have considered
all the facts?" Does this make sense to you?
Why? Why not? What does it say to you?**

**How do you interpret, for your own context,
Wendell Berry's invitation to "practice
resurrection"?**

5. For Groups desiring an additional Challenge – the practice of “tithing” – “setting aside a portion

The most striking, and perhaps most challenging for us in our cultural framework, is the practice of the “tithe” or the first-fruits offering in ancient Israel. In the book of Deuteronomy, the people are instructed to “set aside a tithe” (i.e. one tenth) of all that their land produced, and bring it to a public place to create a feast for the community. What’s striking about this is that the practice wasn’t about funding a program of any kind; it was simply about setting aside the top 10% and saying “I don’t need this; I have enough without it, by God’s blessing -- let’s use it to make a feast.” Offering this off the top (rather than out of what is left over after other things were paid reminded these ancient farmers that everything they had belonged to God. It expressed their faith that what was left over, after that 10% would be enough.

Read together and discuss Deuteronomy 14:22-26 – what surprises, attracts, repels us in this passage? How is this practice a way of giving thanks, for the ancient Israelites? What does this tell us about the way they saw God?

The feasting was always to include the Levites – the priests who took care of the temple and presided over the people’s religious life. Every third year, people were to set aside that tithe and store it for the Levites to live on since “they have no allotment or inheritance with you.” The offerings set aside also supported widows and orphans, who did not have land and produce of their own. Through this practice of setting aside a portion for those who had none of their own, those whose land was fruitful made common cause with those outside the economic system. It was a practice that bound the community together and that ensured that the wealth was shared and everyone had enough.

Moreover (the Deuteronomy passage goes on to say), every seven years the debts of anyone in the community would be forgiven. In Leviticus we have the account of a Jubilee year every fifty years, when slaves were set free and debts forgiven. These practices created a level playing field among the Israelites preventing anyone from growing hugely rich at the expense of his neighbor. These practices reminded everyone that the fruits of their labor ultimately came from God. God commands this practice, promising in return that “there will be no one in need among you.”

The point is, the offering of “first fruits”, through the yearly tithe or the seven year remission or the Jubilee, supported a whole system of values that reminded people of who they were in relationship to God, and expressed trust in God’s goodness and in the support of the community of faith. Thanks-giving was the core of these practices. These practices sound strange to us in a society where we are very focused on self-sufficiency and not owing anyone anything. Indeed, it is an effort for some of us to even identify what we are truly thankful for

Paul endorses this practice of “setting aside a portion” for the benefit of the community and its leaders when he writes to the Corinthians about his plans to send envoys to them, urging them to take up a collection so that it will be ready, as a graceful gift, when those he is sending arrives. He is concerned primarily with the attitude of the

givers in this circumstance, and his words suggest something also to us about our inner disposition in sharing what we have.

Read:

Each of you must give as you have made up your mind, not reluctantly or under compulsion, for God loves a cheerful giver. And God is able to provide you with every blessing in abundance, so that by always having enough of everything, you may share abundantly in every good work. (2 Corinthians 9: 7-8)

Get people's reactions – sometimes, sadly those words about God loving a cheerful giver have been used to “guilt-trip” people into giving what they don't want to give or are not really able to give.

But the context is clear: Giving, in the early church, was thought of as coming out of abundance, and as expressing gratitude to God who has promised to provide abundantly for those he calls.

When the practice of tithing comes up among contemporary Christians, the conversation most often turns immediately to the amount of the tithe: Why 10% 10% of what? Pre-tax, post-tax income? I don't know if I can afford that. These questions miss the point of the practice as it was followed in ancient Israel and as it has been followed in many Christian communities. The point of the practice of proportional giving is more radical even than the accounting questions that it most often raises. Ask yourself: what would your family budget, your practices of spending, sharing and saving look like, if you decided to take a fixed portion (1%, 3% 5%, 10% - it doesn't matter) *off the top*, working with what remained as you made your financial plans. That money would go to something that reminds you of your dependence on God and your connection to a community of faith. It would be a concrete way of offering thanks for these gifts in your life. If we understood this better, our churches would be places where people welcomed the opportunity to give as an expression of thanks, and our budgets would be built on trust that the people's offerings would be enough. And if they are not enough, this also presents opportunities for discernment about wants and needs in the life of the community. This may be scary for us who are also concerned with paying the bills that support a place for worship and educated clergy to lead us; but I wonder: what would it be like if churches presented the opportunities for giving as a spiritual practice that would help us in our discernment around our attitudes toward money?

Use the handout on the next page to challenge people to look at their own attitudes about money and “tithing”

HANDOUT

Finding Balance and Purpose in our Financial Lives: The Practice of Tithing - and what it looks like in the 21st Century.

1. Look at your monthly income & expenditures , and ask yourself these questions

How much do I spend a month on needs/necessities obligations (rent, basic food, utilities, any debts or debt service). What does this tell me about what I value?

Of what is left after I spend on those necessities, where does the rest go? What proportion do I spend on :

“Wants”

“Needs”

“Relationships and Community”

How much do I save (including saving for retirement or future goals)

How much do I share (giving to those in need outside my household)

Is there an amount that you can't really account for? Where do you think it went?

What do your answers to these questions tell you about the relationship between your choices about money and your core values?

2. What would your financial situation look like if you took a “tithe” – a proportional gift off the top, paying it along with the bills you’ve listed under “needs/necessities/obligations”. Pick a percentage that could work for you as a starting point.

Weekly or Monthly Income	3% Foundation	4%	5%	6%	7%	8%	9%	Tithe
\$200	\$6	\$8	\$10	\$12	\$14	\$16	\$18	\$20
300	9	12	15	18	21	24	27	30
400	12	16	20	24	28	32	36	40
500	15	20	25	30	35	40	45	50
600	18	24	30	36	42	48	54	60
700	21	28	35	42	49	56	63	70
800	24	32	40	48	56	64	72	80
900	27	36	45	54	63	72	81	90
1000	30	40	50	60	70	80	90	100
1500	45	60	75	90	105	120	135	150
2000	60	80	100	120	140	160	180	200
2500	75	100	125	150	175	200	225	250
3000	90	120	150	180	210	240	270	300
3500	105	140	175	210	245	280	315	350
4000	120	160	200	240	280	320	360	400
5000	150	200	250	300	350	400	450	500
6000	180	240	300	360	420	480	540	600
8000	240	320	400	480	560	640	720	800

Where is your treasure? Where is your heart? What has this
What will you do now?

3. Are you currently making a regular contribution to the work of your church or other intentional community of faith? Consider what it would be like to take a “step forward,” by adding 10% of what you are now giving: you can use the table below to figure out what that amount would be. Again, what would this do to the priorities you have listed in looking at your income? 4. It is important to remember that this is, for starters, an exercise. The amount is not the important thing; it’s about the practice. It invites you to reflect on what your priorities and financial choices look like in light of the ancient practice of “setting aside a portion” for the visible work of God in the world (through giving to the church or religious organization). Those who practice tithing/proportional giving usually find that it makes them aware of the abundance that God has blessed us with, and leads them to discover a new sense of what is “enough” in our lives, in a culture that is desperately focused on convincing us that we can never have enough.

Present Offering	Forward Step
\$1	\$1.10
2	2.20
3	3.30
4	4.40
5	5.50
6	6.60
7	7.70
8	8.80
9	9.90
10	11.00
15	16.50
20	22.00
25	27.50
30	33.00
35	38.50
40	44.00
50	55.00
60	66.00
70	77.00
80	88.00
90	99.00
100	110.00
200	220.00
300	330.00
400	440.00

Scripture passages for further reflection:

Deuteronomy 14: 22-27; 28-11 – gives the rationale for the practice of tithing and giving first fruits to God. How might this “translate” into our 21st century context?

Leviticus 26: 30-33; 2 Chronicles 31:2-8 (see what the practice of tithing looks like in the life of the people of Israel.

Matthew 6: 19-21; 24-33 (from the Sermon on the Mount)

Luke 16:19-30: The rich man & Lazarus.

1 Corinthians 15: 2-3

2 Corinthians 9: 6-14: “cheerful giving” to the needs of the community out of a sense of gratitude for God’s abundance