

St. Stephen's College

Tending the Money Wound: A Performative Autoethnography of Testimony

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Abstract

As churches and other ministries struggle with financial shortfalls due to COVID-19 and other socio-religious reasons, many church leaders are anxious about becoming under-resourced. Funding is quickly becoming an urgent challenge, and many churches and ministries are either restructuring to soften the crisis or closing altogether.

To explore this challenge from a personal and professional lens, I wrote and preached a sermon series using first-person testimonial preaching through the performative autoethnography method. In the series I explored the concept of the “money wound” as it pertains to revenue generation among church leaders, particularly within my own narrative. Data was collected through the sermon series.

Reflections on the sermon series expanded the narrative of the series while also self-consciously examining the quality of the sermon, discussing whether the stories in the series met their intent.

Implications for further research and practice are for first-person narrative preaching and sermons about money, as well as stewardship conversation and planning, ecclesial structural renewal, and further reflection on the spirituality of money.

Key words: autoethnography, money, preaching, homiletics, stewardship, spirituality.

Dedication

I dedicate this dissertation to my two daughters, Sophia and Naomi, as they have had to endure their dad's preaching all their lives. I also dedicate it to the many parishioners who have listened to and guided my preaching in the over two decades of my pastoral ministry.

Table of Contents

Chapter One: Introduction, Background, and Significance	1
How My Story Connects: Clergy Concerns.....	5
The Money Wound	7
The “Hard Math”	9
Recognizing the Crisis	11
Crisis Driving Theological Innovation and Impacting Jobs	15
The Professional and Personal Collide	19
Definition of Spirituality.....	21
Research Questions	22
Chapter Two: Methodology: Performative Autoethnography	24
Why Performative Autoethnography?	28
Testimony as Embodied Proclamation: Performative Autoethnography	30
Testimony as Performative Autoethnography	39
Data Collection and Analysis.....	40
Trustworthiness and Rigour	44
Ethical Considerations	45
Chapter Three: Literature Review	49
Spirituality of Money	49
Preaching and Money	58
Stewardship.....	63
Chapter Four: Tending the Money Wound Sermons.....	75
Part One: <i>Money Doesn’t Grow on Trees, y’know!</i>	75
Part Two: <i>Get a Real Job!</i>	86
Part Three: <i>Money, I Wish I Knew How to Quit You</i>	97
Part Four: <i>Where Do I Go From Here?</i>	111
Chapter Five: Reflections and a Spirituality of Money	124
Reflections	124
Sermon One: <i>Money doesn’t grow on trees, y’know!</i>	132
Sermon Two: <i>Get a Real Job</i>	139
Sermon Three: <i>Money I Wish I Knew How to Quit You</i>	147
Sermon Four: <i>Where Do I Go From Here?</i>	155
Stepping Down From the Pulpit: A Spirituality of Money.....	162
Chapter Six: Implications and Conclusions for Further Research and Practice	167
Implications.....	168
Implications for First-Person Narrative Preaching and Sermons About Money ..	168
Implications for Stewardship and Planning	170
Implications for Ecclesial Structural Renewal.....	171
Implications for Further Reflection on the Spirituality of Money	173
Conclusion	174
References.....	176

Chapter One

Introduction, Background, and Significance

It has been my experience that sex and money are two areas of life where very little guidance is offered and received, and areas for which people are shamed for not being proficient when they become adults. While sex is outside the scope of this study, money will be at the heart of this project-dissertation.

I have always had a conflict with money. Throughout my life I have not been effective in amassing or managing money. My monthly bank statement would give me heart palpitations upon arrival and would shortly find itself in the recycle bin unopened because I did not want to face the possibility that I did not have enough money in my account to cover my expenses. While this denial did not help with day-to-day life management, my ignorance of my own personal finances gave me a false sense of calm. I stayed calm as I ignored my financial reality but I intuitively knew that this calm was a façade that was hiding a deeper truth. Deeper down I worried about the story my bank statement told about me and how I manage my money. Did my financial behaviour speak badly of me as a person? Did my purchases tell a story of someone causing moral harm to himself by mis-managing finances, creating debt, and failing to adequately save money each month? After all, I knew Jesus said, “For where your treasure is, there your heart will be also” (Holy Bible: New Revised Standard Version, Matthew 6:21). My bank statement lays bare where my heart is.

I did not have the words to express my concern at the time, but what I was concerned with was what I now call my personal money story or financial narrative. What story about me and my life was being told through how I managed my money? Or perhaps more

personally: was I being judged by some unseen force (God? my parents?) by not effectively stewarding the finances that would both keep me comfortable and help secure my financial future? Who was telling that story?

Whatever questions lay beneath my anxiety, it was clear that I was living out a financial narrative from what I call the “money wound.” A fuller definition is below, but such a wound is caused by a traumatic experience with money that shapes a person’s attitude and relationship with money .

As I look back at my financial narrative, the money wound is evident through my financial choices. The money wound has limited possibilities for me to live a fuller life as experiences such as travel, cultural activities, and better food require money.

Further, as a father, I know that my money is not only mine but also necessary as I try to provide the best opportunities and experiences for my daughters from the basics of food, clothing, and lodging to having enough money to afford the lifestyle and educational choices that would best help them flourish in life. This is not to say that only money provides those experiences and opportunities; money does, however, open up possibilities that would otherwise be inaccessible to them. Also, from my side of the divorce, I can point to my money wound as a cause of the breakdown of my marriage.

For decades I interpreted my money wound as a personal moral failure. I questioned my moral worth because I was not as financially proficient as I believed others to be. Money, in my experience, is highly morally charged. Money judges me as it speaks to the core of who I am as a human being. Money pulls me away from knowing myself as a beloved child of God in whose image I have been created, telling me I am not enough

because I have not managed money well. Money tells me that my contribution to society is not as valuable as those who bring home a larger paycheque.

My money wound also tells me that money is scarce. It tells me that any money that comes easily must have been acquired through illegal or immoral means. My money wound tells me that money plays hide and seek, or even hard to get. Money obscures itself, hiding in other people's bank accounts so I cannot retrieve it. Money is the attractive girl in high school whose ripped boyfriend mocks me for longing for someone or something unattainable to me.

At its deepest cut, my money wound tells me that I repel money, that I push it away, that I do not deserve the opportunities money can provide, that I am inherently unworthy of having more money than I need just to survive.

My worry was that I brought this woundedness to my professional vocation. This has been especially true over the past seven years as I have served as CEO Pastor¹ at First Lutheran Church (FLC) in Calgary, Alberta, Canada, and have been tasked to raise revenue for our programming and staff. This task was not required of me in any other church in which I have previously served. I have had to be more intentional with fundraising by exploring a variety of revenue streams for the church. As a pastor, I have difficulty separating my personal and professional identity and so I began to wonder whether my money wound was negatively impacting my ability to raise revenue for my congregation.

While I have been successful in raising needed funds to sustain FLC's mission and ministry on the whole, the current COVID economy and historically high rate of inflation

¹ CEO Pastor is a designation peculiar to my congregation of First Lutheran Church, Calgary. I am both comfortable with this role but also have qualms with it as a spiritual and religious leader because of the dual roles in which I often find myself.

(Evans, 2021) have increased the pressure to meet FLC's budget. I started to wonder if my personal money wound has limited my capacity to meet this challenge.

This study is a personal engagement with a professional problem—the problem of raising adequate revenue to sustain the ongoing mission and ministry of FLC, and the wider ministries I help lead. Among these wider ministries, I have been appointed to lead a revenue generation task force which is charged with finding financial resources for the Alberta Synod to make up for declining offerings from congregations to meet the Synod's budget. Also, as chair of Lutheran Campus Ministry—Calgary, I am working with the board to raise the current chaplain's position from 60% to full time in the next two years. Further, as president of the Alberta Pastoral Care Association, my main goal for the organization has been to create programming and training opportunities that also raise funds to meet the organization's mandate to train and advocate for pastoral care practitioners.

Fundraising takes a considerable amount of my professional time. However, again, I worry that my personal money narrative impacts my ability to raise these needed funds. My concern is that the narrative of unworthiness and shame around money influences how I generate revenue. So, while the issues involve overarching discussions of ecclesial decline, economic realities, and vast changes in Canada's socio-religious landscape (issues that will be developed below), the money issue for me is personal. How I meet this challenge as a church leader cannot be distinguished from who I am as a person, a person living out of a money narrative that could affect my fundraising effectiveness.

As I outline the larger issues facing institutional Christianity, a micro-narrative will lie under the surface, that of my personal money wound that shapes and influences my

success in meeting current and future challenges. This is, therefore, a personal study of institutional religious decline, diminishing cultural impact, and decreasing resources and assets.

Since my primary vocation is that of preacher, I wanted to explore this intersection of personal narrative and professional obligations through the vehicle of preaching. This study examines my money wound through first-person testimonial preaching. In a series of sermons at FLC, I shared my money story as well as where I believe God is present and active in that story. From the sermons in this project-dissertation, I construct a spirituality of money from what I discerned from the experience of sermon writing and preaching. I also include present broader implications for stewardship, spirituality of money, preaching, and ecclesial renewal through preaching the story of my money wound.

How My Story Connects: Clergy Concerns

I am not comfortable asking people for money. Fundraising and stewardship campaigns are areas of ministry I had to learn; this included not only the mechanics of revenue generation but also the human dynamic of asking people for money.

I have often heard concerns many church leaders have against fundraising, concerns I share. Clergy and other church leaders believe deeply in the church's mission, but many do not have the skills or interest to raise the resources needed to sustain a church or maintain a ministry.

My goal of encouraging the Alberta Synod Council to strike a revenue-generation task force was to proactively find solutions to a growing problem that was threatening the viability and sustainability of our churches and ministries. In the case of Synod Council, the work of the wider synodical church was being threatened by social and economic forces

I felt were not fully appreciated by the Council. The Alberta Synod has, to my mind, exceptional ministries that serve not only our people but also the wider Alberta community. These ministries have been operating on a minimal budget so that a small financial investment was paying huge missional dividends, but the impact of these ministries was being threatened by declining contributions or benevolence from Lutheran congregations.

However, given the negative reactions from some of the Synod Council members to the idea of increasing revenue, it became apparent that fundraising has become a source of anxiety for many church leaders. Church leaders often cloak that anxiety with missional language which influences their church's or ministry's short-term viability and long-term sustainability. Quantitative metrics such as financial sustainability are not a priority for many clergy and other church leaders who appear to believe that money will be provided by an unseen force to keep their ministry or church functioning.

Clergy suspicion of quantitative metrics is misplaced, since churches, as organizations, need resources that are measured quantitatively to effectively fulfill their mission (Rendle, 2014; Hahn, 2017). But this suspicion of quantitative metrics is taking institutional incarnation within my own tradition. Much of the so-called "missional church" material (Roxburgh, 2011, 2015) that is shaping Lutheran congregations in Alberta is either dismissive or contemptuous of revenue generation as an appropriate pastoral leadership activity; this has led church leaders into a state of denial as to the actual financial situation of their churches. For example, the Alberta Synod Bishop reported at a clergy gathering that 80 churches out of 100 Synod congregations are on the brink of financial collapse. This crisis is immediate and needs attention.

Clergy discomfort with discussions of material resources—specifically money—means that revenue generation becomes a secondary or even tertiary activity in their pastoral role. Fundraising is an activity many clergy look upon with disdain, although they also expect a paycheque and benefits (which, in my denomination, the Evangelical Lutheran Church in Canada, is provided for solely by the congregation or ministry to which the pastor is officially called).

The Money Wound

I coin the term “money wound” to describe what I see as an early traumatic experience of money that guides financial decisions. The money wound shapes our risk level with investment, our attitude toward debt, our sense of self-worth, our identity as a consumer, and our understanding and participation in our consumer-capitalist society. Money wounds can take the form of intergenerational trauma as the money wound is passed down through generations. The money wound can explain why many people cannot save money even if they have disposable income left over each month. The money wound can express itself in the intense moral energy it brings to money and the judgement over those who are deemed to misuse it.

The term “money wound” is an amalgam of two ideas. The first comes from an Henri Nouwen Society webinar (October 2019) I attended in which the term “the wound of money” was used. The webinar host did not offer a definition of the term other than linking it to Nouwen’s idea of the “wounded healer” (Nouwen, 1979). The phrase, however, intrigued me. I paired that term and my understanding of it with Rohr’s and Martos’ (2005) notion of the “father wound.” Rohr and Martos describe the father wound as, “...a deep hurt, a deprivation that leads to a poor sense of one’s own center and

boundaries, a mind that is disconnected from one's body and emotions, a life often with the passivity of an unlit fire" (p. 73).

I define the money wound as "the first traumatic experience of money that shapes the ongoing financial decisions that protect you from the fear that the trauma has caused." Like the father wound that Rohr and Martos identify, the money wound takes a person away from themselves by trying to protect themselves from experiencing their traumatic memory of money.

The money wound is similar to money disorders (Klontz and Klontz, 2010) in that it can create a toxic relationship with money which then creates unhealthy and toxic relationships with others and even one's self as people defend and protect their money wounds as a way of protecting and defending themselves against earlier trauma around money.

Spiritually, the money wound can infect one's sense of self as a beloved child of God. The money wound can fill a person with shame, fear, and feelings of unworthiness. Or conversely, a money wound can lead to a sense of financial entitlement where a person believes that money should flow to them or be given easily without requiring effort or use of gifts, skills, and passions to participate in the ongoing creation story that God is telling through God's and human labour. Just as problematically, the money wound can express itself when people are valued by what they contribute rather than simply because they are a beloved child of God.

The money wound can cause church leaders to turn away from hard economic realities facing our congregations and ministries. The money wound can say "God will provide" in a belief in some sort of magical gesture of God's hand rather than trusting in

faith that God has equipped the church with the gifts, skills, and talents needed to effectively meet our growing financial crisis.

The money wound can also cause church leaders to make decisions out of fear of scarcity or out of a projection that the congregation will get angry if finances are not managed with the lowest costs in mind (rather than an approach to management that uses money to enhance the church's mission).

As the sermons in this study attest, my money wound is filled with shame, feelings of unworthiness, moral ineptitude, and a sense of being undeserving. My worry is that my money wound limits my ability to meet the financial challenges I am called to meet as current economic realities are different from those faced by previous generations.

The “Hard Math”

Current economic realities need to consider what I call the “Hard Math” of organizational revenue minus expenses. Clergy compensation packages are increasing each year to match the cost of living while congregational membership and giving units (i.e., the number of individuals or families contributing) are declining (Wormald, 2013). Further, the purchasing power of a dollar has not kept up with costs² with Statistics Canada (2016) noting that wages among our contributing members have not kept pace with inflation which is rising to historic levels (Evans, 2021). The current model of resourcing our churches is quickly becoming unsustainable. *Fewer* people are being asked to contribute *more* financially with a weaker dollar that has lower buying power than previous generations,

² According to the Bank of Canada calculator, \$100 in 1967 has the same purchasing power of \$716.48 in 2017, marking a 616.48% rise at an annual inflation rate of 4.02%, with a Consumer Price Index (CPI) of 18.2 in 1967 and 130.4 in 2017. <http://www.bankofcanada.ca/rates/related/inflation-calculator/> Accessed August 22, 2017.

against rising clergy compensation packages and increasing ministry overhead costs. I call this calculation the Hard Math of current financial realities. If clergy and other church leaders do not soon attend to this gap, the institutional church will collapse, not from lack of missional opportunities but from inadequate financial resources.

Church leaders often recognize superficially that financial development is challenging the sustainability and future of their faith communities; presently, very little is being done to address the problem. I see this denial of the Hard Math as a theological and spiritual issue. Many of the tools used to raise revenue have biases that do not recognize the Hard Math that is working against churches in raising enough money needed to remain missionally viable. Many excuses for lack of attention by church leaders to the church's financial future is often couched in theological or spiritual language and eschatological hope (Bloomberg, 2013; Cavanaugh, 2009; Brueggemann, 2016) in order to bypass (Masters, 2010) the discomfort of talking about the problem then taking actions against these financial challenges.

However, this theological or spiritual discomfort is not fully misplaced. The Bible, while not entirely consistent with its warnings against the dangers of money (Brueggeman, 2016), nonetheless speaks to broader themes of social and economic justice, which today, often is expressed as a critique of capitalism (Gutiérrez, 2014; Grau, 2004; Singh, 2018). Liberationist theological language has influenced Lutheran homiletical and liturgical vernacular which in turn shapes a Lutheran approach to money. This liberationist bent creates unease in church fundraising and feelings of hypocrisy materialize when revenue generation becomes a capitalist activity within a capitalist society being performed by a liberationist-influenced body. Theological and spiritual tensions emerge within faith

communities when theological commitment meets financial need. Is “love of money the root of all kinds of evil” (1 Timothy 6:10) or is money “a means of social possibility” (Brueggemann, 2016)? While both can be true simultaneously, tension between the competing values may arise when a community whose primary spiritual orientation is toward social justice and against the inherent injustice within capitalism uses the tools of capitalism to raise funds for the fight against it.

Recognizing the Crisis

This project-dissertation explores the roots of my discomfort with money, and by extension, the discomfort with money in the wider church in which I participate as a leader, as a theological and spiritual crisis. Recognizing this crisis may lead to honest discussions of finances within my immediate church community, which, in turn, could lead to a broader conversation of revenue generation within Christian communities. The intention of this study is to help begin the conversation of the sustainability of our churches and ministries. Fiscal stability will give leaders the freedom to be innovative in creating new ministries since they will have a strong financial foundation that will ease institutional fiscal anxiety. In other words, churches and church leaders will be freer to explore more innovative ministries if they do not have to worry about the church having enough money in the bank to cover their paycheques and bills.

Other opportunities may also emerge as honest conversations about money and its role in our ministry and mission begin. The church, in its declining institutional state, might reimagine its use of money as it discerns the Spirit’s guidance in the coming months and years. A wholesale change of how we “do” church might be forced upon the church by social and cultural forces that are rapidly diminishing our influence, freeing us from

playing the consumer-capitalist game as money and resources will no longer drive so many of our ministry decisions.

As I mentioned earlier, my interest in this topic arose out of my frustration with how current financial realities limit our ability to seize missional opportunities. The prevailing missional conversation that has dominated the Alberta Synod, to my mind, has shifted to the definition of missional “success” by changing the objectives of the church’s mission to ignore pressing financial challenges; this brings false institutional comfort about our organizational decline. “Success” is defined solely in relational terms without a sense of strategy of how to maintain the infrastructure to support and build on these missionally formed relationships.

For example, the National Church Extension Capital Fund, which historically has been used to build churches (i.e., buildings) has been dispersed to the synods, giving each synodical territory \$200,000. With these funds, the Alberta Synod has established a Creative Initiatives Fund (CIF) to which congregations can apply in order to fund their fresh missional efforts. The fund’s intention is this:

Funds are intended to support or create learning opportunities as people join in the work God is already doing in our neighbourhoods and communities, *not for solution-based fixes to problems or those with a known and measureable [sic] end point, like more people in worship, more youth, or financial success.* Instead these experimental activities are intentionally relational and open, with the expectation of learning along the way (listening, attending, discerning, experimenting and reflecting) (Creative Initiatives 2015 –2018, emphasis in original).

While I support and encourage new expressions of ministry, especially those that move the church into the neighbourhood, the language and values of the missional church have infiltrated the church's culture to the extent where the emphasis on "relationships" has been used as an excuse among many clergy to ignore pressing organizational dangers. Relationships are fundamental to the life of the church, but they also need a framework in which to operate and flourish. Relationships alone cannot provide support for refugees, although there is clearly a relational element to refugee sponsorship. Nor can relationships organize tax clinics for low-income people, but strong relationships can be and are built in this program.

However, when I shared the refugee and tax clinic programs FLC provides to the community, the Creative Initiatives Fund declined funding the programs. The explanation was that I "don't get" the new missional formation model. Funds would have been approved if we had offered to organize an ice cream social for the church's neighbours, but FLC was denied funding for programming that directly impacted the lives of people who needed the help the church was providing.³

That was the moment when I decided I did not want my ministry to be limited by the theological whims and biases of those in authority. In fact, it was out of that experience that this study was born. Fundraising or revenue generation in the church became a theological and spiritual issue I wanted to explore so that I could better understand the role that money plays in identifying and seizing the church's missional opportunities.

³ We did receive \$5000 from a grant from the Alberta Synod's "Compassionate Justice" fund to help support FLC's tax clinic program. However, the tax clinic work was dismissed by a separate synod staffer as an "inappropriate" missional activity, an attitude that is growing among Alberta Synod clergy, as it uses quantitative metrics to measure impact and is not deemed "relational."

I also wanted to examine how a declining institution could sustain itself and perhaps even flourish again when the economic and cultural headwinds are against it (Clarke and MacDonald, 2017; Thiessen and Wilkins-LaFlamme, 2020).

I experienced these headwinds personally and professionally when my congregation missed payroll in August 2018, February and March 2019, and was heading toward missing payroll in July and August 2019 due to a sharp fall in offerings in February and March 2019, and a drastic drop in that year's Easter offerings. As I am responsible for meeting the church's budget as CEO Pastor, this budgetary shortfall led to many sleepless nights since I was well aware that many FLC staff live paycheque to paycheque and that missing one month's pay would create financial trauma in their households. This study has had an immediate impact on my role as a church leader.

As I said earlier, as CEO Pastor, I am tasked with meeting the congregational budget. On Pentecost Sunday 2019, FLC staff and I launched an aggressive fundraising campaign in order to fill the budget shortfall of \$125,000. This campaign involved personal asks, sermons on the value of each ministry to the church and community, and a robust communication strategy. In six weeks, members and friends of FLC gave \$149,000, beating the target by \$24,000. However, from September to December 2019, congregational giving reverted to January 2019 levels which meant we were headed in the same fiscal direction.

I was shocked that we raised \$24,000 over our target. From a money-wound perspective, I had not believed the church would raise half of our target and I was prepared to make significant changes to FLC's ministry model to reflect the new financial reality. This experience helped me see that my limiting beliefs caused by my money wound could

have a significant impact on my capacity to raise revenue. While this campaign was successful, I wondered if it could or should be replicated if or when the next financial crisis emerged.

Crisis Driving Theological Innovation and Impacting Jobs

FLC is not the only church in the Alberta Synod that is struggling financially. As mentioned earlier, Bishop Larry Kochendorfer, Synod Bishop, had reported pre-COVID-19 that eighty out of one hundred churches in the synod were on the verge of financial collapse. The pandemic has now poured accelerant on these financial crises, escalating the possible or even probable closure or realignment of ministry partnerships.

Even before COVID-19 emerged, this financial crisis led to intentional conversations or “collaborative partnerships” within the Alberta Synod, to re-imagine what ministry can look like in a time of rapidly diminishing resources. Large geographic areas are being served by only a handful of clergy, leaving many congregations without access to sacramental ministry. Both a clergy shortage and fewer pastors willing to serve in remote and rural areas mean that Lutherans in those communities will be underserved. While conversation between churches and finances to address present and future ministry challenges is important, the role of money and resources appear to be driving the discussion and thus limiting the creativity and innovation that is needed to renew a decaying institution.

Volunteer lay leaders are being trained and installed in local parishes to preach and provide pastoral visitation to fill the gap left by the lack of professional clergy. Pastors and other rostered church leaders are openly asking, “If laypeople can provide local ministry,

what then is the role of the professional pastor or rostered leader?” Professional church workers, including me, are rightly worried for their jobs.

They are not alone. Strained finances are also being experienced in the healthcare sector, leaving professional faith workers such as hospital chaplains concerned about the stability of their employment.

In my role as president of the Alberta Pastoral Care Association (APCA), I have been in conversation with many hospital administrators and heads of pastoral or spiritual care departments who are having the same discussion about the role that lay volunteer pastoral care providers play versus professional chaplains, especially in underserved areas. Part of the APCA mandate is to train, equip, and encourage lay pastoral care providers for churches, hospitals, and care facilities. As budget cuts to public and private health institutions take effect, many lay pastoral care providers are being asked to provide pastoral care services in institutions originally and recently served by professional chaplains. This cost-saving measure makes sense from a budget standpoint but asking a layperson to provide the same service as a professionally trained chaplain asks questions of service quality dilution and organizational accountability. Also, like the clergy in rural and remote areas, the professional chaplain’s future role in the healthcare system is in question. Like their colleagues in rural ministry, chaplains are anxious about their employment stability

The conversation among professional clergy asks whether the decline in professional ministry to these rural and remote parishes along with the decline in professional institutional chaplaincy positions are the proverbial canary in the coal mine, as diminishing financial resources begin to strain once-thriving urban and suburban churches as well.

I wonder if this move toward more lay leadership will lead more urban and suburban churches adopt this model to offset ministry costs. If so, how will that change the fundamental nature of congregational ministry? How will lay leaders taking on active ministry roles impact our understanding of the sacraments? How will our theology of pastoral ministry change due to economic pressures rather than arising out of theological reflection or spiritual discernment? Have our economic crises created or exposed fissures in church doctrine and practice if financial need gives ecclesial authority to lay leaders to preside at the table and preach from the pulpit? Are our strained finances driving theological innovation?

Is this moment possibly a Reformation event, a reckoning of institutional power, where God is using financial uncertainty to create a new church, taking authority from the clergy and empowering the whole Body of Christ to active ministry? Is this the emergence of a new Lutheran expression that will be lay-driven rather than clergy-centred?

Or is this a *kairos* moment where the church is forced to divest itself of the consumer-capitalist culture in which it is thoroughly clothed and from which it has historically benefitted? Is the church breaking free from its business model where people are consumers of religious goods and services (Hauerwas and Willimon, 2014), and clergy are cultural functionaries, providing spiritual balm to an anxious world and baptizing the culture's self-serving impulses? Or is the church reclaiming its prophetic witness as an alternative community that is a living critique of the dominant paradigm? Are we now seeing in real-time the institutional collapse of organized Lutheranism stripped of its cultural privilege and compelled to reinvent itself as a marginalized faith?

Are these changes that are happening in Lutheran churches more than an organizational failure (Beaumont, 2019; Bridges and Bridges, 2017)? Is this a Good Friday moment for Lutherans, meaning that the Lutheran mission in Canada has been fulfilled? The Lutheran mission began to minister to the waves of immigrants from Germany and Scandinavia following World War Two; now their children and grandchildren have walked away from the church forming new spiritual and cultural allegiances (Clarke and MacDonald, 2017). Through these cultural and economic pressures are Lutherans being called to die a dignified death? Are clergy, then, called to institutional palliative care, tending to the church's spiritual needs as death approaches, holding on to its memory, praying over this dying expression of the Body of Christ? Is Christ saying to an anxious and weary Lutheran community, "Well done, good and faithful servants, enter into the joy of my rest" (Matthew 25:23)?

Or will a pushback occur against the headwinds of social and cultural change, a raging against the dying of the light among church leaders in an attempt to revive or retrieve their social dominance? Will the church's strategic direction be driven by pressure to return or rebuild a cultural memory of full and flourishing churches? Will nostalgia dictate future decisions? Will anger over what has been lost socially, culturally, politically, and economically animate congregational life? And will that anger compound when the dreams of an institutionally revived church fail to materialize?

These questions occupy the background of my research as our financial challenges drive present and future ministry decisions and theological innovation.

Whatever scenario is unfolding, it will have real-world impact and hard practicalities to contend with. So, many clergy, including me, are rightly asking, "What

does all this change mean for me and my job?” Employment anxiety is high among clergy as full-time parish ministry may become a relic of a historical and recent past. How do we raise resources for a church whose expression we cannot see and whose immediate mission is not clear? How do we plan for the future in this liminal season (Beaumont, 2019) both in the church and a world that is asking what life will look like after the pandemic?

Further, as Canada’s religious landscape is rapidly changing with “nones” (people who do not identify with any religious tradition) now the fastest-growing religious grouping (Thiessen and Wilkins-Laflamme, 2020), church leaders are tacitly wondering if this liminal season will lead to the full collapse of institutional Christianity in Canada. While some religious observers point to signs of life within many Christian churches (McAlpine et al., 2021) and even provide a blueprint toward renewing the church’s institutional vitality, the overwhelming trend is toward organized Christianity’s rapid decline within Canada (Clarke and Macdonald, 2018; Thiessen and Wilkins-Laflamme, 2020). The fear is that the other side of this liminal COVID time will be the end of a culturally significant Christianity and that the church will be a relic of both a historic and recent past.

This liminality is not limited to the broader life of the church and the world. The institutional is also personal.

The Professional and Personal Collide

As I stated at the outset, I have had my own struggles with money. My money wound has guided my personal finances and has impacted my quality of life.

My compensation package from FLC is adequate to meet my monthly living expenses and child support to my former spouse, which I gladly pay. Nonetheless, it leaves

me with little savings after all my bills are paid and obligations are met. Practically speaking, I am one blown tire away from my bank account being emptied. So, in compliance with Synod policy, I have asked permission from my Synod bishop and FLC's church council to seek outside revenue sources. Both my bishop and church council have approved my request.

I am not alone. While the individual specifics may vary, the problem is common. In my role as area dean as part of a leadership team that is helping the southwest area of the Alberta Synod to discern the Spirit's guidance, as well as provide pastoral and administrative leadership, I have learned that many of my clergy colleagues have also asked to explore income outside of their church salary. But clergy needing to supplement household income is not without congregational impact. Clergy looking outside their parishes for extra income will dilute pastoral effectiveness as attention and energy will be diverted to other income-generating activities so clergy can pay their bills and plan for their financial futures.

Further, as was announced to rostered leaders by Group Services, Inc. (the benefits and pension provider for the ELCIC), benefits have been cut and copays increased as of January 2021. This change is to make up for the financial shortfalls due to fewer clergy paying into the system and more retired clergy receiving benefits. The financial strain is deeply felt by Alberta Synod clergy and appears to be heading in a critical direction.

The financial tension many clergy are experiencing can be described as a spiritual crisis as much as a financial one. Many clergy report that their spiritual energies are being depleted as their bank accounts diminish. Financial challenges can impact one's sense of

self-worth, personal identity, and role within the community. Spirituality and money are tied together in ways that have not been previously acknowledged.

Definition of Spirituality

My own working definition of spirituality is “the lived experience of the sacred in daily living.” This study explores questions of how money is a lived experience of the sacred in my own life, and how that experience expresses itself in my pastoral role as a congregational leader navigating a constantly changing economic landscape. I define the sacred as “God’s loving presence and salvific activity in my life and in the world.” The spirituality of money, as defined by this study, is “the experience of money as a resource to discern and seize upon opportunities to participate in God’s redemptive mission.”

Also, and more personally, the spirituality of money reveals who I am as a creature created in God’s image, and how money, as energy, flows from me and to me. Money is as much about identity as it is a raw resource. This definition is grounded in the Lutheran Christian tradition in which I live out my Christian identity and pastoral vocation.

Further, as I explore my own money wound and how or if it impacts my effectiveness in generating revenue for the church, I see this exploration as a vehicle of spiritual growth through my attention to my money wound as I return to the person God has made and as I recognize myself more fully as a beloved child of God who is deserving of love and abundance.

I define abundance as “recognizing and celebrating the vast resources of creation that are available to me and others to grow together in common prosperity.” These vast resources are material and spiritual.

However, I also recognize that while the earth's resources may be abundant, they are not unlimited. I understand that abundance must be managed. So, my definition of stewardship is "managed abundance."

This project-dissertation is a personal exploration of my own financial narrative to determine how my money wound is impacting my ability to meet my professional obligations. The expectation is that other church leaders will explore their own money stories and examine their own money wounds to determine if they are operating from woundedness or a healthier impulse.

Research Questions

The research questions guiding this study are:

1. How can critical reflection on my experience of the church's missional culture help me in my pastoral role to understand how to effectively address the church's present financial challenges?
2. How does my spirituality of money inform my response to the church's revenue needs and challenges?
3. How do I interpret the church's current financial challenges as we move into an uncertain future?
4. How has God been revealed to me through money, and how will that story, told through testimonial preaching, inform how I raise revenue within my congregation?

These research questions are personal rather than institutional. While much of this project-dissertation's introduction outlines the broad forces negatively impacting the sustainability of faith communities and active ministries, I do not remove the institutional

from the personal. As will be more fully considered in chapter two on methodology where I discuss how I came to choose performative autoethnography, I believe that any study on the money wound and how it influences a leader's ability to raise needed revenue to fulfill the organization's mission should start with me and my spirituality of money.

I use the vehicle of first-person testimonial preaching as a form of performative autoethnography to share my money wound story. Preaching is at the heart of my ministry while sermons are the primary expression of faith and spirituality within the Lutheran worship tradition. As a result, I use the authority of the pulpit to share what is a vulnerable story. It is my intention that as I bring my congregation to this story, they understand me as their pastor more intimately, and my story can help them reflect on and tend to their own money wound within their own personal narrative.

Finally, my hope for this research is for other clergy and church leaders (who are my primary intended audience for this study) to locate themselves within my narrative and so tend to their own money wounds as they struggle to meet the financial challenges within their own

Chapter Two

Methodology: Performative Autoethnography

Scene: My internship supervisor's office, October 1997.

Supervisor: Kevin, you need to tell more personal stories in your sermons.

Me: Really? Is that allowed?

Supervisor: Of course. How else are you going to connect with the congregation?

Me: My homiletics prof said personal stories have no place in a sermon. In fact, he got very angry at the idea of personal stories in preaching.

Supervisor: He did? He said that?

Me: Yeah.

Supervisor: He should be fired.

In my homiletical tradition and training, first-person narrative or testimonial preaching were not encouraged because sermons were understood as explanations of the biblical text rather than proclamations of the gospel (Mackenzie, in Childers and Schmit, 2008). In fact, as mentioned above, my seminary homiletics professor actively discouraged personal storytelling in the pulpit, calling personal stories the “atom bomb of preaching” (Jacobsen, 1999), meaning that such a story destroyed every other idea and thought in the sermon, ruining the gospel proclamation and leaving only the personal story behind. In other words, people only remembered the personal story and not necessarily the story’s point in the sermon. In his mind, the preacher should never be the centre of the sermon. Christ should always be the content of our proclamation. After all, did not Paul say, “For we do not proclaim ourselves; we proclaim Jesus Christ as Lord and ourselves as your slaves for Jesus’s sake?” (2 Corinthians 4:5).

However, as Anna Carter Florence (2014) notes, human experience cannot be so easily removed from the preacher's personal homiletic:

Of *course* we preach from human experience!—and not because it's flashy or entertaining or the height of cool. Not because *our* lives are so much more interesting than anything that ever happens in the biblical text, or because we have been told (falsely, I think) that our listeners are so attention-deficit that they need 'illustrations' the way an addict needs a fix: *No!* We preach from experience for one reason only: *experience is where God meets us.* God is real. God is here. And not just theoretically: concretely. For real. God breaks into human lives in ways we can actually see and touch and taste. Each experience is so vivid that the scent lingers on our skin. The sound echoes in our minds. And it drives us *crazy!*- because from now on, every bush we see will remind us of *that bush*, the one that spoke to us from the flames, the one we keep trying to describe, the one we have to talk about or *bust*...So, yes! - we preach from human experience, That is the natural progression of things, once God comes to meet us. And there is no benefit, none at all, to remaining silent: *we have to preach what we have seen and believed.* People are hungry for it. Lives depend on it, including our own (Florence, 2007, emphasis in original).

This movement toward personal narrative in preaching started slowly. The New Homiletic, which emerged in the 1970s and 1980s through the work of Fred Craddock (1971) and Eugene Lowry (1980), opened the doors to more creative preaching as sermons moved from being a cerebral exercise for listeners to one of experiencing God directly

through gospel proclamations (Childers and Schmit, 2008). Listening to a sermon became less an intellectual activity and more of an invitation into the divine presence to evoke wonder and possibility (Mackenzie, in Childers and Schmit, 2008, p. 58). The New Homiletic brought new forms to preaching that included metaphor and narrative (Lowry, 2000) but not first-person testimonial preaching or sharing personal stories.

Like older theories of preaching, the New Homiletic either tacitly or openly demanded that Christ, not the preacher, should be the subject of preaching. Telling stories and using metaphors drew in the listener in ways that exegetical or expository preaching did not. However, the stories were someone else's, not the preacher's own personal stories. Even some recent literature on narrative preaching ignores the preacher's own personal narrative (Farris, 2018; McKenzie, 2010; Craddock, 2013) and recommends writing fictional sermon illustrations, ignoring personal narrative.

In my own ministry, ever since that conversation with my internship supervisor, I have never shied away from telling personal stories. In fact, like my internship supervisor and other preachers, I have found that listeners are very receptive to personal stories in sermons. I do not remove myself from the sermon but locate my own spiritual struggles and joys within the preaching event.

However, I have developed personal guidelines for sharing a first-person story in a sermon:

1. I never make myself the hero or use the occasion to show off my brilliance or to gratify my ego. I do the opposite: I share my failures and challenges to show how God has worked in my life.

2. I tell stories of an experience where I have learned a hard truth and matured personally or spiritually through that experience.
3. I do not use the pulpit as my personal counseling session, meaning that I do not share personal, intimate struggles, as a way of venting frustration or soliciting sympathy.

Thulin (2004) provides a more thorough “Checklist for Using Self Portrayal” that safeguards against the dangers of “narcissism, privatism, and isolation” (p. 73) which he identifies as the chief impediments to first-person narrative preaching that points to Christ rather than the self as the sermon’s subject. He notes four first-person narrative sermon forms—illustration, reminiscence, confessional, and self-portrayal—and asks the preacher to locate the sermon within one of the four categories. Testimony is not specifically identified in his first-person narrative homiletical framework but it may be found within each of his four categories, with “confession” being the category that most resembles testimony. By “confession” he does not mean confession of sin but confession of faith. He recognizes the need for vulnerability as it is the vulnerability of the confession itself that makes up the content. Confession is a narration that leads to a bold proclamation of Christ in one’s life. The distinction between Christ and the preacher remains intact, with the preacher proclaiming Christ in the preacher’s life. The preacher is always the recipient of grace, never the embodiment. The listener, through the preacher’s confessional narrative, hears a bold gospel proclamation of Christ who is thoroughly outside their own experience. God is unrecognizable to the listener until the preacher confesses God in Christ through the narrative storytelling of how the preacher encountered Christ personally.

For me, personal stories are an effective homiletical vehicle to connect more deeply with my congregation as they see the gospel—God’s gracious activity—embodied (not just reflected) in my life through the personal stories I share, stories that do not just speak of an unrecognizable God who is wholly other but the God in Christ who lives within me, and of whom I am a visible expression. The intention of this kind of homiletics is that people reflect on their own stories that tell about their personal encounters with God within them and in their lives.

Why Performative Autoethnography?

As I began the course on phenomenological research methods, my initial intention was to take a detached posture to data collection and analysis. Taking Husserl's lead (Lavery, 2003; Dowling, 2007) my approach was initially to undertake an “unbiased study of things as they appear in order to arrive at an essential understanding of human consciousness and experience” (Dowling 2007). I was going to gather a group of clergy and church leaders and ask questions about their relationship to and experience of money, with their answers providing data for analysis.

However, as I honed my research topic to the study of the spirituality of money as it pertains to church revenue generation, I began to realize that I could not and should not remove myself from the inquiry. As I read more deeply into research methods and stewardship literature and reflected upon my own financial history, I discovered my own discomfort with money—my money wound—as my personal experience of money is fraught with anxiety and shame. Given that discovery, I wanted to explore that anxiety and shame further to discover if those feelings impact how I raise revenue for my church.

As I read Teresa Rishel's (2016) self-inquiry employing autoethnography as her method, I felt drawn to autoethnography for my personal exploration of the spirituality of money. If I was going to study the spirituality or sacred experience of money within a specific tradition (ELCIC Lutheran) in order to begin a broader, more honest conversation about money, then that study should begin with me in conversation with myself.

Ngunjiri, Hernandez, and Chang (2015,p. 2) define autoethnography as "...a qualitative research method that utilizes an individual's own life as the starting point for research. The researcher becomes both the research data source as well as the instrument of research." Or as Ellis, Adams, and Bochner (Autoethnography: An Overview, n.d.) define it: "Autoethnography is an approach to research and writing that seeks to describe and systematically analyze (*graphy*) personal experience (*auto*) in order to understand cultural experience (*ethno*)." Moreover, as Adams, Linn and Ellis (2016, p. 22, emphasis in original) note:

One characteristic that binds all autoethnographies is the use of personal experience to examine and/or critique cultural experience...While all personal writing could be considered examinations of culture, not all personal writing is autoethnographic; there are additional characteristics that distinguish autoethnography from other kinds of personal work. These include *1) purposefully commenting on/critiquing of culture and cultural practices, 2) making contributions to existing research, 3) embracing vulnerability with purpose and 4) creating a reciprocal relationship with audiences in order to compel a response.*

Or as Spry (2016, p. 147) puts it:

Remember, autoethnography is not just the articulation of a personal story; the autoethnographer is articulating critical cultural knowledge that is intended to be epistemologically generative for an audience to be “equipment for living” (Burke, 2019) in our everyday lives. *The autoethnographer is generating scholarship*. Research should illustrate/support the sociocultural issues in the performance...How does your experience agree or disagree with this [existing] research?

Testimony as Embodied Proclamation: Performative Autoethnography

Autoethnography appeals to me because it takes seriously the role of subjective human experience as vital in research. As a postmodern method, it rejects scientific realism and its privileged place in academic inquiry (Ellis, 2009) and honours human embodiment in one’s research and writing.

Moreover, autoethnography is a self-study using language to embody a personal story; the “performative-I” (Spry (2011) emerges where words are not simply written but performed and embodied. The connection between performative autoethnography and testimonial preaching is strong. As a preacher whose primary vocation is to interpret, model, embody, and proclaim the gospel within my community, performative autoethnography became the obvious choice for my research method.

Spry (2011) notes:

Performance is the experiencing of language. And for the performative autoethnographer, performance is discovering the transformative force of

experiencing the language of her body, experiencing the language she chose to ethically represent her body's communions and collisions with others in culture. How are we transformed through performing/embodying the words we have written? How are the words transformed through performance? These fundamental questions turn us back upon the overall purpose of this book: to present autoethnographic method for an *engaged, critical, and embodied pedagogy, in other words, learning from and in the performance of autoethnography?* (p. 157, emphasis in original)

As noted earlier, autoethnography parallels the Christian practice of "testimony." Florence (2007) contends that testimony does not mean simply "telling your story" or "using personal illustrations" but "testimony [is] both a narration of events and a confession of belief: we tell what we have seen and heard, and we confess what we believe about it" (loc 1103). In other words, testimony is not simply an autobiographical account of what a person has experienced. Testimony places that experience within a framework of belief. Cressman (2018) calls this practice "backstory preaching" where preachers use their own personal narratives and experiences of God to inform their proclamation. Cressman says:

A sermon starts with us as baptized children of God and with what each of us believes is the Good News. A sermon starts with us and our backstories because that's the venue in which the Spirit creates a message. Our whole selves walk into the pulpit. No part of us can be left out, and no part of the Gospel can be filtered out of the image of God we represent and its incarnation through our experience, education, and ministry context. The

backstory of your preaching is how you understand God for yourself. That backstory helps you articulate what you know of the Good News in the form of a sermon, because here's the short of it: if you don't believe the Good News *yourself*, if you haven't experienced God revealed in the text *for yourself* so you *know* it to be true, then why should your listeners trust what you proclaim? (Cressman 2018, loc. 249)

Cressman warns that preaching is “prayer not performance” (loc. 249), meaning that preaching should come from a “deep intimacy with the divine subject” (loc. 249) that should form and inform the writing and presentation of the sermon. The difference between Cressman and Spry is that for Cressman, Christ is the content of the preaching event, not the preacher. The listener does not experience the preacher's personal message, but Christ's. For Spry, the performative-I is the full content of the performative experience. For Cressman, the preacher is not on display, no matter how vulnerable the preacher is in the pulpit. The sermon should reflect the preacher's relationship with God. Cressman asks the preacher preparing to preach:

Who is God? What you know of God from scripture, though I know there are no sharp distinctions between categories. At the moment, I'm asking you to describe God (or Jesus or the Holy Spirit, whichever member of the Trinity you relate to most) whom you have come to know in *prayer*. God has revealed some part of Godself to you. Just as we can never know another in totality, we can't know all of God. But what *do* you know? How does God make Godself known to you? What are God's attributes, characteristics, and mannerisms? How would you describe the status of

your relationship? This is the God you are probably describing in your sermons, whether you're aware of it or not (loc 435, emphasis in original).

Knowing the One whom the preacher is proclaiming is obviously a fundamental component of the preaching act. Spending time in prayer and other spiritual disciplines is vital to the spiritual health of the preacher, a practice Cressman notes from a study by the Lilly Foundation is lacking among most mainline clergy. This lack, she asserts, is the cause of clergy ineffectiveness. Clergy do not know the One they proclaim and this results in sermons that do not connect with listeners. She says of a preacher she once heard while attending a small Episcopal church,

As smart as the preacher was and as clear as his messages were, and as much as I trusted his scholarly and human integrity, I didn't trust his sermons because he didn't know his subject...To integrate spirituality with craft, preachers need to know their divine subject intimately (loc 321).

While it is difficult to discern how Cressman knew that this preacher didn't know his subject, it could be that she did not sense any personal engagement or experience of God from the sermon. This is obviously a subjective critique on Cressman's part, but her wider argument that preachers would benefit from tending to their own spiritual growth, based on the Lilly study she cites, is central to her thesis.

Cressman does not define or discern what "[knowing] the divine subject intimately" means. Further, if preaching can come from divine intimacy, it can also come from personal spiritual struggles. Her bias toward affective spirituality or "heart spirituality" (Ware, 1995) excludes and even judges those who experience God through mystery, absence, or

via negativa which are other valid and authentic experiences of God, experiences that could be present among preachers and among those listening in the pew.

However, as much as preaching may be defined or informed by the preacher's intimacy with or knowledge of the divine, another vitally important aspect of preaching is knowledge of self. So, in addition to asking, "Who is God?" the question "Who am I?" is equally important. More specifically as a preacher, we can ask, "Who am I in relation to the God I proclaim?" As a preacher and a baptized child of God, the question, "Who am I?" assumes that, as a creature created in God's image, I have Christ living within me. Self-understanding through self-inquiry (an exercise such as autoethnography) can be a spiritual discipline, a form of revelation, and even proclamation. What is God revealing to me through the act of me looking inside myself? Can growth in my self-understanding mean I am growing in divine understanding and intimacy? How is "Kevin" a form of revelation? How is Christ incarnate in me?

Then the questions become: What have I learned about the God revealed in me and through me that I bring to the pulpit? How do I tell that story? How do I testify to what I have seen and heard in God's revelation in and through me?

This is not to say that the human being is God, or that people take the place of the divine self. Benner (2015) explains:

The journey into God that is at the core of Christ-following leads into the discovery that the very foundation of our very being is our being-in-God. Increasingly we come to recognize the inextricable inter-connection of our self-in God and God's self in us. This doesn't involve either a loss of our

self or becoming God. It involves becoming more and more fully the truth of our being in God (p.101).

The personal, self-understanding of one's subject requires that I locate myself socially, culturally, and politically. Writing performative autoethnography demands I recognize my white, middle-aged, male, cisgender, heterosexual, regularly-abled, neuro-typical, middle-class, educated privilege so I can engage the phenomenon of money from a socially accountable location.

In recognizing my social location, I can be challenged by other voices and perspectives that do not share my privilege, and that force me to acknowledge my complicity in maintaining oppressive social/economic structures from which I benefit.

Spry asks:

What are the social conditions of your emergence? How has race, financial status, gender, or other social conditions affected your view of yourself and others? How has it affected your interactions? How might you represent these interactions? (Spry, 2011, p. 60)

However, as Spry (2016) also notes "Performative autoethnography must be about personal/political accountability and ethical agency, not blame" (p. 137).

These questions begin by answering the question, "Who am I?" This answer will inform the conversation that begins with Cressman's question, "Who is God?"

So, while I "preach not myself" (to paraphrase 2 Corinthians 4:5) in that I am not fully the subject of my testimonial preaching, I still embody a human narrative that has been created by the divine. God's story is being told in me, so that my story then becomes a source of revelation as I live and tell it.

As a pastor, I have seen the powerful impact personal testimony can have in the life of a church as an individual's story is not just told but received by those within their own community who connect people's stories to their own. Long (2013) acknowledges a hunger for stories to be shared as stories draw people together so that each is heard and recognized. Daniel (2006) further recognizes the power of testimony, but does not limit testimony to the personal, positive experiences of God in people's lives, but instead includes experiences of loss and grief. Daniel says, "Many of our testimonies can be confessional and provocatively so" (p. xvii).

Such testimony can have a tremendous influence on others as they enter into another person's experience which can illuminate their own. As Holman Jones et al (2013) write, "What autoethnography is teaching me today is this: telling our stories is a way for us to be present to each other, provides a space for us to create a relationship embodied in the performance of writing and reading that is reflective, critical, loving..." (p.19). Further, since preaching is a public event and therefore performative (Childers and Schmit, 2008), the parallels between autoethnography and testimonial preaching are apparent.

However, as testimony is defined as "a narration of events and a confession of belief; we tell what we have seen and heard, and we confess what we believe about it" (Florence, 2007), testimony is often personal stories about God's positive activity in one's life. Stories of healing, personal challenges that people have overcome, or even how people came to faith often permeate people's personal testimonies.

Again, my research questions are:

1. How can critical reflection on my experience of the church's missional culture help me, in my pastoral role, understand how to effectively address the church's present financial challenges?
2. How does my spirituality of money inform my response to the church's revenue needs and challenges?
3. How do I interpret the church's current financial challenges as we move into an uncertain future?
4. How has God been revealed to me through money, and how will that story, told through testimonial preaching, inform how I raise revenue within my congregation?

Sub-questions that expand these initial guiding questions, questions that inform my own testimony of money include:

1. What is God saying to me through money?
2. How do I discern what God is saying to me through money?
3. How is money a source of revelation?

The compositional elements that Spry (2016) outlines for performative autoethnography are: sociocultural context, critical self-reflection, self-other interaction, the body, and ethics. She further notes "...these five elements in composing performative autoethnography are not discrete but are interdependent upon one another" (p. 127). She explains what is involved with each of these elements:

1. Sociocultural context: Identify and describe sociocultural norms and expectations in which your story/experience takes place (p. 128). Identity and

research the power systems at work in the sociocultural contexts in which your experience takes place” (p. 129).

2. Critical Self-reflection” “An autoethnography is first and foremost a *critical reflection* upon one’s experiences within specific social/cultural/political locations...What are the social hierarchies and power relations involved, i.e., class, gender, race, religion, as analyzed in socio-cultural context. Where am I situated within these structures? Why?” (pp. 129--132).
3. Self-Other Interaction: “This element focuses on the co-performativity of meaning -making in performative autoethnography. Understanding of the self is constructed through interactions with others, reflected upon and describe interactions that seem significant within the scope of your experience. How does/can our engagement with others make or break normalized social expectations and/or dominant cultural narratives?” (p. 133). In other words, constructing a human identity happens by human interactions reflected upon to discern how these experiences inform and impact one’s understanding of one’s self.
4. The body: “This element focuses on embodiment, representation, and the relationship between the word and the body...How is the body ‘read’ within the sociocultural context of the experience? Does the color, gender, size, shape, clothing of your body meet or differ from cultural norms and dominant narratives operating within the socio-cultural context?” (p. 133).
5. Ethics: “Remember that performative autoethnography seeks to reveal the processes of interrupting our own and others’ perpetuation of oppression so that

[the process of interrupting oppression] may be generative and pedagogical” (p. 135).⁴

Testimony as Performative Autoethnography

Drawing upon Ricoeur’s essays *The Hermeneutics of Testimony*, Florence argues there are three aspects to testimony as the concept emerged in the context of a trial:

1. “There is a *dispute* between two parties or a struggle of opinion, although neither’s testimony can ever claim absolute certainty, only probability;
2. There will be a *decision of justice* between two claims so that one of them will be invalidated; and,
3. There will be *rhetoric* or speech that attempts to persuade” (loc 10666 of 2656).

Performative autoethnography also tries to settle a dispute or an opinion, but in the context of exploring a social phenomenon connected with power and oppression. As Spry (2016) notes, “...performative autoethnography is critically ethnographic due to its embodied analyses of power in cultural structures and systems” (p. 20).

Most importantly, it is in the rhetoric (Florence) and the embodied word (Spry) that the two methods converge. The autoethnographer becomes the preacher as the preacher’s story is told through the word and the performance of preaching. The preacher does not just bring a narrative to the preaching event but brings their person who embodies what is on the page.

“In performative autoethnography the heart, body, mind, spirit, et al. are openly and critically reflexive; as such epistemologies of pain and hope often emerge” (Spry 2016, p. 35). Or as Florence puts it, “Testimony is risky business. It includes not only the witness’s

⁴ I will say more on ethics below.

words but also the witness's acts which are living proof of conviction and devotion.” (loc 1071).

What makes this type of preaching performative is that theologically the preacher embodies the Word that the preacher is proclaiming. The preacher incarnates the message. The performance of preaching assumes the preacher is not just sharing the message, but the preacher is the message through the story the preacher is telling and how the preacher is telling it.

Data Collection and Analysis

Data collected is a sermon series about my personal history of money. Data is the sermon and the preaching events themselves. I frame my data analysis against Florence’s testimony criteria and Spry’s performative autoethnography measures.

These sermons were written from the criteria created by Florence’s (2007) theories on preaching as testimony and Spry’s description of performative autoethnography. I explore my personal spirituality and experience with money currently and historically, personally and professionally. Further, I explore my experiences with money and reflect on ongoing challenges and successes with finances both personally and professionally. I chose a sermon series because of my own primary vocation as a preacher who is called to interpret the gospel for my community.

The sermons in this series are called *Tending the Money Wound* and are in four parts:

1. Money Doesn’t Grow on Trees, y’know!

This sermon explores my early money experiences with what I learned from my parents about finances. I define and identify the “money wound” and how it impacts my

sense of self. The biblical texts I chose to preach from are Genesis 3:1--7 and Proverbs 30:7--9:

Now the serpent was more crafty than any other wild animal that the Lord God had made. He said to the woman, "Did God say, 'You shall not eat from any tree in the garden'?" The woman said to the serpent, "We may eat of the fruit of the trees in the garden; but God said, 'You shall not eat of the fruit of the tree that is in the middle of the garden, nor shall you touch it, or you shall die.'" But the serpent said to the woman, "You will not die; for God knows that when you eat of it your eyes will be opened, and you will be like God, knowing good and evil." So when the woman saw that the tree was good for food, and that it was a delight to the eyes, and that the tree was to be desired to make one wise, she took of its fruit and ate; and she also gave some to her husband, who was with her, and he ate. Then the eyes of both were opened, and they knew that they were naked; and they sewed fig leaves together and made loincloths for themselves.

Two things I ask of you;
do not deny them to me before I die:
Remove far from me falsehood and lying;
give me neither poverty nor riches;
feed me with the food that I need,
or I shall be full, and deny you,
and say, 'Who is the Lord?'

or I shall be poor, and steal,
and profane the name of my God.

2. Get a Real Job!

This sermon details how I made life choices from a money wound rather than a sense of purpose and vocation. The biblical texts for this sermon are Genesis 3:6 and Exodus 20:7:

So when the woman saw that the tree was good for food, and that it was a delight to the eyes, and that the tree was to be desired to make one wise, she took of its fruit and ate; and she also gave some to her husband, who was with her, and he ate.

You shall not covet your neighbour's house; you shall not covet your neighbour's wife, or male or female slave, or ox, or donkey, or anything that belongs to your neighbour.

3. Money, I Wish I Knew How to Quit You

This sermon tells the story of how the money wound has impacted my relationships, particularly my failed marriage. This narrative also includes the tension between noting the toxic influence money has had and the need to acquire it to simply get through life.

The biblical text I chose for this sermon is Mark 10: 17-31:

As he was setting out on a journey, a man ran up and knelt before him, and asked him, "Good Teacher, what must I do to inherit eternal life?" Jesus

said to him, “Why do you call me good? No one is good but God alone. You know the commandments: ‘You shall not murder; You shall not commit adultery; You shall not steal; You shall not bear false witness; You shall not defraud; Honour your father and mother.’” He said to him, “Teacher, I have kept all these since my youth.” Jesus, looking at him, loved him and said, “You lack one thing; go, sell what you own, and give the money to the poor, and you will have treasure in heaven; then come, follow me.” When he heard this, he was shocked and went away grieving, for he had many possessions. Then Jesus looked around and said to his disciples, “How hard it will be for those who have wealth to enter the kingdom of God!” And the disciples were perplexed at these words. But Jesus said to them again, “Children, how hard it is to enter the kingdom of God! It is easier for a camel to go through the eye of a needle than for someone who is rich to enter the kingdom of God.” They were greatly astounded and said to one another, “Then who can be saved?” Jesus looked at them and said, “For mortals it is impossible, but not for God; for God all things are possible.” Peter began to say to him, “Look, we have left everything and followed you.” Jesus said, “Truly I tell you, there is no one who has left house or brothers or sisters or mother or father or children or fields, for my sake and for the sake of the good news, who will not receive a hundredfold now in this age—houses, brothers and sisters, mothers and children, and fields, with persecutions—and in the age to come eternal life. But many who are first will be last, and the last will be first.”

4. Tending the Money Wound: Where Do I Go From Here?

The text I chose to summarize my personal story is 1 Timothy 6:10, 17--19: For the love of money is a root of all kinds of evil, and in their eagerness to be rich some have wandered away from the faith and pierced themselves with many pains. As for those who in the present age are rich, command them not to be haughty, or to set their hopes on the uncertainty of riches, but rather on God who richly provides us with everything for our enjoyment. They are to do good, to be rich in good works, generous, and ready to share, thus storing up for themselves the treasure of a good foundation for the future, so that they may take hold of the life that really is life.

Trustworthiness and Rigour

While many standards of trustworthiness and rigour are found among autoethnographers, I employ Le Roux's (2016) criteria.

There should be evidence of *subjectivity*. The researcher should re-enact and re-construct a noteworthy personal or institutional experience in search of self-understanding, and construct a reliable and credible narrative that constitutes the research. Subjectivity is the performative-I where my personal narrative is embodied in the testimonial preaching.

The researcher should achieve *resonance* with the audience through which the audience is able to enter into and engage with the writer's story on an intellectual and emotional level. This was achieved through the homiletical tools of testimonial preaching designed to draw in the listener to the preacher's story. I also deployed intuitive tactics I

have learned in twenty-two years of parish preaching. (If, as a preacher, I have not yet learned how to achieve resonance with the listener, I have no place in the pulpit.)

The research should be *plausible* and evidence authenticity, while the research process and reporting should be permeated by honesty.

The research should extend knowledge, empower, inform, inspire, generate ongoing research, improve practice, or make a *contribution* to social change (p. 5)

Ethical Considerations

While autoethnography is first-person research, this method is not without ethical concerns. Lapadat (2017) notes three ethical issues that arise from this method:

1. Relational Ethics: “How to manage the portrayal of others in an autoethnographic account or in any form of autobiographical writing constitutes a significant ethical challenge” (p. 5). In other words, since one’s own personal story by nature includes other people, the ethical task will be to protect other people’s privacy, anonymity, and consent, as well as to be sensitive to how those people are portrayed within the narrative. Lapadat cites Ellis (2007) who recognizes the ethical complexity:

These decisions are complex in terms of integrating our own moral positions with society’s call for scholarship that contributes to social justice; readers’ demands for truthful and multifaceted accounts; and research participants’ and characters’ desire for privacy, positive representation, and control over the stories of their lives...I tell them they should make ethical decisions in research the way they make them in their personal lives. Then I caution them to question more and engage in more role taking than they normally

do because of the authorial and privileged role that being a researcher gives them (p. 23).

Or, as Ellis (2004) puts it succinctly, “Do not publish or publicly present anything that you would not show to the persons mentioned in the text.” This includes sensitivity to deceased persons as well as living as to how they are portrayed in the writing.

2. Researcher Vulnerability: Personal storytelling can expose the researcher to personal vulnerability and professional criticism. On a personal level, the researcher can open wounds that may be difficult to close. Lapadat recommends personal debriefing with a friend or professional counsellor to talk through difficult emotions that may emerge through sharing memories and personal stories. However, with academic colleagues who would now know intimate stories within the researcher's personal narrative, she seems certain that “Over time, I expect that increased personal openness on the part of researchers will begin to unpack the authoritative voice that researchers have strived to cultivate, and ultimately foster greater interpersonal trust and a more inclusive institutional climate” (p.7).

In my study, professional vulnerability may not come by way of my intimate financial secrets being exposed to a community of academics, but to fellow practitioners as well as parishioners. Sharing personal stories about such an emotionally and morally charged phenomenon as money may open me up to questions of my competence. This is addressed by the study itself as I trust that my personal stories and experiences are not unique, and colleagues and parishioners

were able to locate themselves in my narrative, which we then share as a common experience.

Also, critiques of the dominant narrative are inherent in performative autoethnography, which might not be welcome to those within my faith community who are deeply invested in that narrative, which could result in tension among those with whom I serve.

3. Institutionalized Ethics: Lapadat warns:

Research ethics reviews as conducted through Institutional Review Boards (IRBs) or Research Ethics Boards often are not especially helpful with respect to the ethical aspects of doing autoethnographic work. Doing autoethnography in many universities involves negotiating bureaucratic ethical research processes in an institutional context in which ethical practice is seen through a modernist social science lens (p. 7).

Other, less practical ethical considerations are embedded in the autoethnography itself. Spry (2011) notes:

...the quality of the writing, the aesthetics, is directly related to the quality of the scholarship epistemologically and heuristically, and its potential to be pedagogical. The moral imperative, then, of autoethnography is as much situated in its epistemological potential. The depth of knowledge generated (epistemology) by performative autoethnography is directly related to its aesthetic acumen; and just as autoethnography is a critical moral discourse. The aesthetic crafting of autoethnography is a sociocultural and political action (p.106).

In other words, the quality of the autoethnography must honour the intent of the method itself. “Making writing perform. Making the story answerable to its own sociocultural emergence, to its own performance, to its own life as art and back again” (Spry, 2011 p. 113).

Chapter Three

Literature Review

Since this study will explore the spirituality of money as expressed through the vehicle of testimonial preaching and performative autoethnography, this literature review will consist of three parts:

1. spirituality discussion pertaining to money.
2. preaching resources that deal specifically with stewardship and money.
3. stewardship material.

Alongside studying spirituality, preaching, and stewardship literature, I discuss gaps and limitations in the current conversation.

Spirituality of Money

Literature on the spirituality of money varies among Christian traditions, ranging from Joel Osteen's (2020) prosperity teaching on the right to the liberationist traditions (Gutiérrez, 2014) that emerged from Latin America and found fertile soil within mainline Protestantism on the left. Discussions on the spirituality of money are paradoxically both limited and far-reaching. I will limit this literature review to resources that are compatible or can be in productive conversation with my Lutheran tradition. This limitation is not to ignore literature that would challenge my established theological and spiritual perspective, but since I write and preach from within a specific tradition, I will limit the scope of this review to retain the integrity of the tradition to which I am committed and of which my congregation expects me to teach and preach.

That said, I will gently push the boundaries of my mainline Protestant Lutheran tradition since the literature on the spirituality of money from that tradition is limited and

the boundaries of the tradition need to be nudged in order to grow. I explore Christian traditions with whom theological and spiritual connections can be made to my own tradition without compromising its integrity.

Further, since the literature on the spirituality of money is limited, I will also include literature on the theology of money, as theological discussions of money are more abundant than spiritual studies of money. Sheldrake (1999) notes a historical “divorce” between spirituality and theology, especially within Protestantism, which has been informed by scholasticism in the early development of the Protestant (and especially Lutheran) church. However, he argues that rather than divorcing spirituality and theology, the two disciplines can be conversation partners where the lived experience of one’s faith informs one’s theology, and visa versa. In this review, theological literature will be a conversation partner with spirituality literature. The distinction that Sheldrake makes between spirituality and theology is that spirituality is the study of the lived experience of an encounter with the divine, and theology is more speculative and abstract. Theology informs the lived experience, giving it language and content.

Moreover, I include literature that, while not specifically Christian or faith-based, nonetheless provides greater insight into the experience of and relationship to money.

From a sociological perspective, Wuthnow (1994) identifies the conflicted nature of money and faith within his American context, a perspective that may have spilled into Canada. This disconnect between faith and money has created a missed opportunity for faith-based organizations such as churches to speak critically on economic issues and how they impact wider society. Wuthnow takes the reader through economic issues and the role religious institutions have played.

In exploring the role religious communities can have in the community Wuthnow offers this advice:

There is a middle way. And it demands our attention if we are to remove ourselves from the moral decay that goes with obsessive materialism and excessive secular work. This is the way of critical and collective resistance. We may not be able to effect sweeping changes in our society, but we can do more than simply affirm the way things are. We can do this by joining with others - in churches, synagogues, civic associations, and small groups - to reflect our priorities, to talk about the difficulties we face in our work and in our spending, and to bring spiritual values to bear on these issues (p. 266).

For Wuthnow (1994), spirituality can play a vital role in challenging the dominant economic paradigm that has created a divided society that compartmentalizes faith and economics.

Harris and Wilson (2017) from a more local, practical perspective bring theology and spirituality together. While writing from a Canadian evangelical perspective, their study on fundraising consciously and unapologetically integrates the material and the spiritual. The use of money and the act of fundraising can be transformational, not just for the giver but, more importantly, for the community that receives the church's mission through the donation. They recognize the ethical, moral, and spiritual dangers of money since money can be an object of worship rather than a source of energy that fuels mission. Like Nouwen (2011), Harris and Wilson are friendly toward fundraising and have robust respect for money. They also acknowledge the temptation to the negative power of greed

and the impulse to perch money in a privileged place in decision-making, a power from which they acknowledge the church cannot easily be liberated.

Welby (2016) is forthrightly suspicious of money's impact on our lives both spiritually and practically. He critiques money's power that encourages a corrupt and abusive economic system that rewards self-interest and exposes the false promises of greatness and everlasting memory gained from wealth. He describes the idolatry of capitalism that puts money where God should be. His countervailing biblical narrative to the economy's dominance is that faithfulness is the key to greatness and everlasting life. Writing for laypeople, Welby asks personal questions about people's history with money within their families and their participation in an economic system that creates social and economic disparity. He invites the reader to reflect critically, through a biblical lens, how one's personal finances affect their neighbour, and how the church can then divert financial resources to serving others rather than serving the self.

While he recognizes that it is impossible to fully escape the spirit of the age, Welby does not adequately address the church's complicity as an active economic participant in the ongoing growth of the economy. By participating in the economy, we tacitly endorse it. We can certainly use money to serve grace, but if money is gained by way of an idolatrous, corrupt, and ultimately self-serving system, does not the church simply then create a circle in which economic abuses thrive? Will not the church then minister to those they have inadvertently hurt through participation in economic activity that is unwilling or unable to create a just and equitable economic society beyond well-intentioned charitable causes or politically vulnerable welfare programs?

Welby's discussion on mammon is a strong biblical critique of the idolatrous power of money and offers personal practical advice to individual Christians on how to use money justly but offers no guidance in how to redirect money's energies to create lasting change in an unjust economic world. As much as he critiques our current economic system, the Hard Math is absent from his work, and mammon remains securely on its throne.

Singh (2018) recognizes the sovereign power that money has had on the development of the Western church's core theologies, as he "re/constructs" the history of the church by way of a theological discussion of money. Singh argues that economic development and theological development evolved in tandem. Christians did not escape market forces, nor did they try. The language of commerce has infiltrated Western theological systems so deeply that it impacts our understanding of God. Redemption is synonymous with salvation; God is the divine economist and Christ is the currency; the Christian life becomes a series of transactions, transactions which are the salvific act itself. Consequently, the church gets *managed* not by love of neighbour, God, and self, but according to divine economics that place people as commodities in a salvific transaction. The importance is on the *transaction* between Christ and God rather than the consequences of the redemption that people receive through Christ's work. Christ *paid* the cost of salvation redeeming the sinner from damnation. The redemption action itself—the transaction between God and the sinner—is the act of salvation, not the sinner receiving salvation. Salvation is the economic exchange, not the consequences of it. Singh quotes Paul "You were bought with a price" (1 Corinthians 6:20) and places the redemptive transaction at the heart of salvation, not on the person for whom the price was paid. What is important is that the transaction itself occurred, not the transaction's consequences.

While Singh recognizes that the market language that has formed the basis of Christian salvation has given money unrecognized theological power, he provides no solutions other than to acknowledge the danger. He recommends constructing an alternative theological language beyond economic language.

Grau (2004) similarly explores the development of the market economy's effect on the creation of Christian doctrine but she uses a gendered lens which, she argues, reinforces traditional gender roles based on gendered participation in the economy. She contends that gendered economic participation shapes theological language, and therefore, core theological doctrines were created, not by divine revelation or communal discernment, but by the marketplace. Like Singh, Grau exposes the idolatry of the market that is embedded into core Christian doctrines as salvation itself is presented as a means of exchange.

Grau, like Singh, argues that new metaphors are required in order for the church to break out of the idolatry she sees inherent in Christian theology. Grau presents the trickster or holy fool archetype as an antidote to economic metaphors for salvation such as redemption and atonement. She identifies a "countereconomic third space" that challenges the prevailing cultural and religious priority of the marketplace for salvation. Grau points to the "Church of Stop Shopping," a New York improv troupe, as modern-day tricksters who critique consumer capitalism by posing as shoppers at chain stores who then begin to pretend to argue with each other, disrupting the faux peacefulness and order of the corporate establishment. The argument's content is usually an exposé of the business's oppressive policies and unethical practices. These tricksters or holy fools attempt to provide an alternative vision of salvation by critiquing the dominant understanding of financial wealth as economic salvation.

Grau critiques the market economy but offers no alternative. The trickster may expose capitalism's failings but does not create a new system or language by which people can break free of its grip. The Holy Fool may mock power but is ultimately subdued by it if no new vision is offered. The jester is then ultimately still in the service of the king.

Goodchild (2009), like Grau, identifies "credit capitalism" as the dominant power in Western society where individuals, governments, and other organizations are forced into maintaining credit in order to exist. He forms his theology on four bases:

1. Money itself has no intrinsic value but has a promise of value. It represents future hopes;
2. Money has overwhelming value and power in today's society;
3. Since money only has the promise of value, money is always future oriented, an instrument of hope and expectation;
4. Money is created in debt, which creates social obligation to pay off through work. Since money creates systems of credit or debt, it also creates a means of social control since any person, government, business, or organization is threatened with economic failure if they no longer participate in the systems of debt that money creates.

Goodchild does not advocate for the abolishment of credit but suggests that credit and investment be redirected away from solely profit-generating ventures, and directs it towards that which is deemed important by the community. His proposal is this: "*There needs to be a secondary tier of the economy concerned solely with the production and distribution of effective evaluations*" (p. 243, emphasis in original). By evaluations he

means identifying local and urgent needs; he calls for a means of “evaluative credit” which “circulates alongside money, goods, and services” (pp. 243-244).

What Goodchild identifies as a modest proposal is actually a revolutionary reorientation of credit and currency which creates financial space for institutional and social innovation. Goodchild seeks to redirect money’s power in contemporary society toward the ultimate goal of human flourishing unconstrained by the debt obligation he sees as inherent in current financial structures.

Both Grau and Goodchild argue for a wholesale change in how contemporary economic activity is understood and lived, but neither provide a workable framework or blueprint for individuals or churches to engage the world from which they live and do mission. However, what Grau and Goodchild provide, along with Singh, is a challenge to churches and individual Christians to recognize the spiritual power money has in their own economic activity and to ask difficult questions of how to exercise their mission as participants in an economy that has, at its core, idolatry and oppression, the antithesis of the world the church is called to create.

Like Grau and Goodchild, Cavanaugh (2008) critiques the whole capitalist system. He establishes a connection between communion (i.e., the Eucharist) and the economy, providing a radical alternative to consumer capitalism, an alternative centred around the Eucharist. Since the Eucharist is “consumed” but in a much different way than being “consumed” or “consuming” by consumer capitalism, Cavanaugh advocates for an Economy of Communion born from the Focolare Movement within the Roman Catholic Church, which encourages businesses to “divide their profits into three equal parts: a third

for direct aid to the poor, a third for educational projects that further a culture of communion, a third for the development of the business” (pp.98-99).

Unlike Grau and Singh, Cavanaugh plays within the consumer capitalist system but reorients it and achieves a different conclusion. The Economy of Communion places human need and desire within the sacrament which then requires that people serve one another and to act justly against corrupt systems since the Eucharist is a public proclamation and communal event of God’s reign on earth. The only appropriate response to receiving Christ in the bread and wine, then, is to demand justice for the oppressed. Cavanaugh says:

In the Eucharist, God breaks in and disrupts the tragic despair of human history with a message of hope and demand for justice. The hungry cannot wait; the heavenly feast is now. The endless consumption of superficial novelty is broken by the promise of an end, the kingdom toward which history is moving and which is already breaking into history. The kingdom is not driven by our desires, but by God’s desire, which we receive as a gift of the Eucharist (p. 98).

While Cavanaugh connects the spiritual power of the Eucharist and the spiritual, political, and economic damage of how we participate in a consumer-capitalist society, he does not address the practicalities of everyday faith communities. While the examples of alternative communities who are providing a living critique of the dominant paradigm, he does not discuss how to translate these ideas into the life of the local congregation.

Literature on the spirituality of money does not adequately address the moral power money has in our lives, and thus its power to shape our connection with each other and to

transform the individual in their spirituality. It does not discuss how money can be a form of revelation as energy that guides the individual believer toward the most authentic expression of who they are created to be.

Moreover, the spirituality or theology of money does not delve into the deeper, formative experiences with money and concerns itself mainly with the broader social implications of economic participation, participation which would be influenced and perhaps guided by a money wound.

Preaching and Money

Resources specifically related to preaching and money are limited. A common theme among preaching resources emerged as I reviewed material on stewardship and preaching. The theme is one that assumes the preacher is anxious about preaching on money and the literature is meant to soothe that anxiety as it is also assumed that parishioners do not want their pastor to preach on such a sensitive topic. In the preaching literature, the money wound is on full display. Gorham's (2017) title is an excellent representation of the literature's overall mood: *Please! Please! Please!: Don't Rob Me! I just want to go to church*. This title assumes that listeners will respond negatively to any preaching that discusses money because of the cultural perception that churches ask for donations in ways disproportionate to their mission. This assumption is a projection from Gorham onto the listener as it appears she is advising from her own money wound.

Gorham's assumption is not unique. David King, in Copeland (2012), while speaking specifically on stewardship of money and finances, recognizes the anxiety of discussing money and finances as a cultural taboo. "We would rather talk about sex and politics—anything else—other than money" (p. 32).

King's solution to easing anxiety over preaching on money is to place those discussions of finances among other areas of stewardship, such as time and talents (or skills): "Reframing stewardship holistically moves us beyond the maintenance of church buildings or balancing individual budgets. It leads us to consider reimagining our relationship with money as a central aspect of discipleship" (p. 35). Placing money among other stewardship categories, according to King, softens the presentation and eases both the preacher's and the parishioners' money anxiety since money is placed among supposedly equally important but less morally charged stewardship groupings. Further, King maintains that presenting money as just one stewardship category among many helps church members grow in those other stewardship areas, which promotes growth and depth in discipleship.

Similarly, Jacobsen and Kelly (2009) place stewardship under broader categories by noting that "stewardship is not fundraising. Stewardship is a way of life...stewardship is another way of saying 'discipleship'" (pp. 87-88). Further, they note that a sermon on stewardship challenges the listener's understanding of ownership and possessions, given that what they own is not theirs, but God's. People have received what they own through God's gracious activity, and so people are stewards of what God has given them since the whole world belongs to God and not to human beings. Stewardship, as understood in this broader sense, means to nurture what the creator has made. In the section specifically on money, Jacobsen and Kelly recommend that the preacher speak on the total use of money, addressing the value money brings to the church's mission and the moral and spiritual challenges that money can create when people's value is discerned by their financial success.

However, Sattlerlee (2011) recognizes the danger of preachers hiding behind the general topic of stewardship as a way of bypassing (Masters, 2010) the topic of money, sneaking it in among other stewardship headings and rendering a stewardship sermon ineffective. Satterlee recommends to the preacher, “If you mean money, say money” (loc 176).

Later, in his section on writing the sermon, Satterlee recognizes the challenge that preachers face when preparing a message on money, bluntly asking, “Why is this sermon so hard?” Satterlee answers this question by identifying the power of mammon as asserted in our culture as having undue influence, a power that affects the preacher’s listeners since they will bring their own social and cultural expectations to the experience of hearing the sermon. Satterlee notes “...my point is to identify ways that money, rather than the gospel, frames the way we view others and ourselves” (loc 2143). These frames become a matter of human worth and social justice as these values are expressions of the gospel that run counter to the prevailing economic narrative.

Further, Satterlee notes that money is perceived by the sermon’s listeners as being strictly a private issue rather than a public and communal expression of faith. Satterlee believes that pastors bring their own history of their relationship to money into the pulpit when preaching about money, and recommends that preachers “[fuss] with our own fiscal demons” by asking “How has money shaped - and how does money shape - me” (loc 2259)? The way that money has shaped and is shaping the preacher will influence the way the preacher shapes the sermon. To use his verb, Satterlee’s advice shapes this study.

Satterlee outlines a biblical framework for giving and provides a discussion on the importance of money within congregational organizational sustainability and growth in mission.

However, while he explores the wider economic realities such as inequality and injustice, Satterlee does not discuss the particular economic realities of the person in the pew whom the preacher will ask to contribute financially. Satterlee fails to acknowledge how the wider economic realities of society and the particular economic realities of church members might intersect so that the person in the pew might lack the financial means to commit to an increase in giving. He assumes affluence among church members with a certain amount of available income to give to the church. Satterlee's study ignores the Hard Math as it pertains to church economics.

Tennant (2012) provides a primer for the beginner preacher who is starting to explore the topic of the intersection of Christianity and economics and how the preacher can preach on money in ways that are appropriate to a gospel proclamation. His study is a basic explanation of the sermon itself with examples of how to use illustrations within the sermon to help the listener understand the point the preacher is making. Tennant then provides a simple overview of economics and how the economy has impacted people's lives in the United States over the past thirty years. He then draws preaching and the economy together in a discussion on how the preacher can both challenge the listener's complicity in an economy that encourages conspicuous consumption and comfort the parishioner by encouraging simple living as an antidote to the social and economic pressures of enduring consumerism.

Tennant's study recognizes the tension between Western capitalism and mainline Christianity and acknowledges the perils of preaching in a context where the church is caught between two competing forces, one which places self-giving at the core of its message (Christianity) and the other which promotes self-getting to sustain itself (consumer capitalism). Tennant, however, focuses his study on the individual Christian's financial life and does not apply his homiletical theories to his congregation as a whole. A congregation also grapples to understand its finances and to recognize the ways it, as an organization, is also caught between the competing worlds of Christian mission and consumer capitalism.

Cloughen (2018) does not confess any discomfort with working within consumer capitalism. His treatment of stewardship and preaching assumes an acceptance of the board economic system and offers homiletical tools to enhance the congregation's stewardship strategy.

While the second section of this book includes "one minute stewardship" sermons, Cloughen's introduction provides a theology of stewardship which draws on themes of abundance from both the Hebrew Scriptures and the New Testament, which is followed by more practical stewardship concerns on presenting the budget to the congregation (such as how to say "Thank you" to the donors, and how to say "Thank you" to God). He then provides personal financial direction such as the importance of estate planning and personal directives.

In the section on *How to Construct Your Own Stewardship Meditations and Use Them to Encourage Generous Giving* (p. 37), Cloughen provides a schedule on how to use the meditations provided in the book and attaches a theme and when in the church year

they would be appropriately shared with the congregation. The identifies four different themes for the meditation: giving (G), stewardship (S), special occasions (SO), and planned giving (P) (pp.xxii-xxiii).

These meditations are intended to give resources to the preacher who can share them with their congregation. The meditations, as the title suggests, are short, less than half a page long. They are written by various clergy from a variety of mainline churches in the United States. What is creative about these meditations is unclear to me.

Stewardship preaching resources attempt to provide frameworks for preaching on money but they fail to provide language for how to speak effectively for the local context. Further, the homiletical discussions on money deal with theological concerns, economic issues, and practical suggestions but do not engage the personal relationship with money that both the preacher and the listener contend with.

Also, as money and stewardship are placed under the category of discipleship, they become practices or disciplines, something we do, rather than an intentional expression of individual faith or common mission.

Stewardship

An Anglican priest on Twitter once wrote: “Pet Peeve: Those who think stewardship is about money.” The reality is that stewardship *is* about money. Stewardship campaigns are the church’s version of a fundraising drive since revenue generation in the church usually falls under the heading of stewardship. Within the ELCIC, stewardship generally means giving (i.e., money). While giving in a fuller sense means “time, talents, and treasure,” stewardship, in common church parlance, is a euphemism for fundraising as most church leaders tacitly acknowledge.

I limit this stewardship review to literature that mainline Protestants would consult for their own ministry settings and which are guiding the current conversation among church stewardship professionals. This is not to ignore other literature (such as fundraising material that nonprofit organizations would consult with their own revenue generation efforts) but I restrict this review to specific literature to which my colleagues and other church leaders who are my primary audience for this project-dissertation would refer in their own stewardship programming. At the end of this section, I will discuss the formative gap each item ignores.

On the ELCIC website,⁵ under the heading “What We Do,” the reader can scroll down and click on “Stewardship.” When the reader opens that page, it reads as of April 12, 2018: “Stewardship Material 2015: Live Free. Take Hold of the Life That Really is Life. 1 Timothy 6: 18-19.” The stewardship program that is being promoted and circulated is based on material created by the Ecumenical Stewardship Center (ESC) and adapted for a Canadian Lutheran context. The page also offers various definitions of stewardship that are broad in scope and theologically abstract. It is assumed that congregations will use this material in ways that will match their needs.

However, I note that the material was designed for a Fall 2015 stewardship campaign and was updated after three years for the Fall 2018 stewardship to be used at a time when many congregations are preparing their budgets for the new fiscal year.⁶ This time gap from 2015 to 2018 suggests that updates to this program had not been attended

⁵ www.elcic.ca

⁶ For many congregations, a new fiscal year begins January 1. FLC’s fiscal year begins September 1 to coincide with our program year. We do not engage in a targeted stewardship campaign as I have found those initiatives ineffective as people tend to pledge more than they give.

to, which leads me to conclude that stewardship is not a priority for ELCIC's national office. The mission statement of the ESC states, "The Ecumenical Stewardship Center is a network that invites, teaches, and celebrates the practice of Christian generosity as a way to change the world" (Ecumenical Stewardship Center. n.d) but the program offered by the ESC assumes that the current financial challenges religious communities face is one of *generosity* or lack thereof. The ESC's key theological assertion is that God is the generous giver and believers are called to model God's generosity; by implication this says that churches are not presently meeting this mandate.

While this program was updated for Autumn 2018 and expands the definition of giving beyond "generosity" to include "gratitude," the updated program also provides "Time/Talent Commitment Sheets" and "conversation starters" for "generosity and gratitude," the core assumption is that people are not giving enough, and this material does not include a conversation on why people should give specifically to the church. The ESC's program assumes that giving means giving to the church which, in turn, assumes that the church is the primary institution or organization to which its members contribute in order for their donation to make an impact in people's lives or as an expression of gratitude for what God has done for them. The church's entitlement to people's money is woven into this program.

The ESC and ELCIC Stewardship resource pages are not unique. Much of the stewardship literature available to church leaders makes the same assumptions. Anslinger and Shepp (2007) place generosity at the heart of Christian formation. They contend that people have to be taught how to be generous. For them, generosity is holistic, the result of robust faith, out of which generosity born of gratitude naturally emerges as a response to

what God has done for the believer as they grow in their discipleship of Jesus Christ. Their model is a parish formation program in which the whole of the believer's life is integrated into the community, a result then is a life of generosity.

Robinson (2011) contends that churches need to create a culture of giving which is the mark of what he calls a vital congregation. Like Anslinger and Shepp, Robinson seeks to create a lifestyle of giving, a term that echoes generosity language. Robinson assumes that the congregation is not already accustomed to offering financial contributions and that Christians still need to be taught how to adequately give to the church. McKenzie (2016), assuming the same, calls for a revolution in generosity in the church that will revitalize the congregation. He rightly identifies the decline in congregational giving within his American context. He sees this decline as people losing a battle to the enemy which he names "the power of money and the love of stuff" (p. 8) and compares today's congregational members to the rich young man in Mark 10 who walked away from Jesus saddened because he had many possessions he would not give away to follow Jesus. McKenzie interprets consumerism as affecting the rich young man's ability to be generous. Likewise, for today's Christians, McKenzie says that "Jesus looks us hard in the eye and he asks, 'What do you love more than me'" (p. 8)?

McKenzie, writing from the zealous overwrought excitement of the professional stewardship consultant, admonishes congregations for their lack of generosity born from their idolatrous relationship with money and possessions. His solution to this problem is for church members to downsize their lifestyles in order to be able to contribute more to their church. While McKenzie rightly challenges the consumerist tendencies that plague first-world Christians, and correctly identifies the impact contributions have on the

church's ministry as a motivation for giving, his program is built on shame rather than gratitude, generosity, or even Christian self-expression. In Lutheran parlance, McKenzie's "revolution" is law rather than gospel. In his mind, giving is something we *must* do if churchgoers can rightly call themselves Christian.

In contrast, Robinson (2014) asks the reader to imagine abundance while also recognizing the Hard Math religious institutions are facing. Further, she links spirituality and money to joy and vision. If donors are presented with an exciting vision, they will be more generous in their giving. She writes:

Joy has an infectious quality to it. Joy is constitutive of the Gospel and of living an authentic life of faith. And it is impossible to be a good steward of the potential at hand if one does not cultivate a joyful heart, attitude, and disposition (p. 57).

Green and High (2017), speaking from a personal narrative rather than from a parish leader's viewpoint, offer the explicit claim that making money is a daring adventure as is giving it all away. They present generosity and trusting God to provide for their every need as a way of life. They feel no theological or spiritual discomfort with wealth accumulation as long as the wealth is put to the service of humanity. Similarly, Forsma (2014) identifies giving as generosity which has the power to change one's life if one embarks on an intentional journey toward radically increasing one's material resources; Forsma says this journey can redefine one's personal relationship with the world.

However, as Bloomberg (2013) and Cavanagh (2009) argue, the capitalist system of wealth creation undermines human dignity for the earth's poorest citizens and the best that wealth created from capitalism can accomplish is to manage the symptoms of poverty

rather than eliminate it. Capitalism, for them, is intrinsically unable and unwilling to transform the world towards global economic equality no matter how generous an individual is with wealth gained from a capitalist system because the system itself creates and depends on inequality to sustain itself.

Nouwen (2011) cautions against a “prejudice against the rich” even if the Christian mandate is to care for the poor. Further, Nouwen argues that fundraising can be a deeply spiritual practice because “when we ask people for money to strengthen or expand the work of the kingdom, we are also inviting them into a new spiritual communion” (p. 48). For Nouwen, financial transactions can have powerful spiritual significance and can lead to personal and communal transformation.

Those spiritual implications notwithstanding, Nouwen was writing from a time when world economics looked different than it does at this moment. Writing at a time when the purchasing power of a dollar was higher and people had more disposable income, he does not recognize the Hard Math impacting today’s church sustainability.

Millard (2015), a “gratitude coach,” argues that people will give more to their church if we guide them to a sense of gratitude for what God has given them. His contention is that pastors and church leaders have not given congregation members the opportunity to identify, share, and celebrate God’s generosity. He links gratitude directly to giving, saying that the chief cause of declining revenue is people’s lack of experiencing God’s generosity; his spirituality of giving is closely tied to the individual’s direct experience of God’s abundance. Drawing from Scripture and people’s testimonies, he highlights the abundance that is already present in the church and that can grow when people share their stories of blessing and gratitude. While Millard’s study helps people identify the abundance they may

not have otherwise experienced, the link between gratitude and giving is not concretely demonstrated. He does not demonstrate how gratitude leads to giving, other than helping people share their stories of abundance and consequent gratitude to help overcome people's sense of scarcity. However, in sharing their stories people begin to identify their money wound which can begin a process of healing.

Similarly, Guenther Reesor (2021) tells a story about a fictitious congregation named Peach Blossom Church where members of the church gather regularly to talk about giving. She begins by outlining the problem,

Church people can be scared—petrified really—to talk about money. Often people just want their church to have more money, but generosity is a discipleship question, not a budget question. More money for the church is merely a nice by-product of generous discipleship (ix, emphasis in original).

Guenther Reesor examines many difficult issues that inhibit generosity, such as economic downturn, loss of jobs, or lack of income. While she does not address the Hard Math she is not naïve to the challenges inhibiting people's generosity. Unlike Millard (2015), Guenther Reesor sees gratitude as a process, not an end. Gratitude for her is more holistic. While she admits her book discusses money in particular, she sees the practice of giving as a process of becoming a stronger disciple of Jesus, a process that is never finished.

Weems and Michel (2021), similar to the previous two resources, link stewardship with generosity and abundance. Weems and Michel begin with a “spirituality of money” where they recognize the Bible's moral ambiguity when it comes to money. They discover various moments when money was needed to move the church's mission forward. From there they discuss adopting a new mindset where they invite the reader to move from

various negative and self-serving attitudes toward money to positive and outward-looking money perspectives.

The rest of the book highlights various strategies and tactics for long-term sustainability. This book assumes a large church with committee structures and a specific form of governance. If I were to use this book at FLC, I would have to make significant adjustments to fit our church's organizational structure.

From a practical standpoint, Christopher (2008, 2010, 2012) begins to recognize that the current system for church revenue generation is unable to meet the present needs of today's faith communities, to say nothing of a sustainable future. Christopher transfers the ownership of fundraising *from* the parishioner's generosity (or presumed lack thereof) and places revenue-generation squarely on the pastor's desk as a vital aspect of the pastor's leadership role. Since Christopher contends that a person's relationship with money has significant spiritual meaning, the pastor plays a role in that aspect of spiritual development just as the pastor would in any other area of the parishioner's faith journey. Christopher outlines (2008) a concrete process for clergy to use in their position and authority to raise money. He does not see parishioners' lack of generosity as *the* issue that needs to be addressed, but asks bluntly: "Why should parishioners give to their church?" (2008. p.11). He recognizes that many church leaders are ineffective in fundraising because they fail to show the impact the donor's contribution is making in people's lives and the church's mission. People want to know that their money is doing something more than keeping the church's lights on. Christopher further notes that a perception exists among many donors that most churches do not know how to adequately deploy major financial donations, and so most churches do not receive large financial gifts.

In his subsequent books (2010, 2012) Christopher builds on his strategy to help church leaders (specifically pastors, whom he identifies as chief fundraisers) build and maintain a donor base in the same way as an effective nonprofit organization does. Christopher's examinations and processes are a useful introduction to revenue generation, a skill even a novice fundraising professional in the nonprofit sector would already know well. However, this information and training is clearly lacking in the church if we identify church financial challenges primarily as a problem of generosity.

Again, as with the material already discussed, while Christopher recognizes untapped resources in the pews that can be identified and nurtured, he does not fully address the economic and religious changes in the church's host culture. He ignores the Hard Math against which the church is struggling, and assumes that all that is needed for church sustainability is for people in the pews (i.e., "donors") to open their wallets even more.

Likewise, Ward (2020) is optimistic about church financial optimization suggesting this can occur through developing a culture of generosity within the congregation. Like other literature included in this review, Ward assumes church financial decline is caused by a lack of generosity that is created by a scarcity mindset. His strategy is to create a culture of generosity which is built on a strategy of intentional stewardship tactics to help congregations grow so that generosity and abundance is the expectation rather than scarcity.

Ward offers a ten-step method (with such tactics as how to structure the board, exploring donor mentality, how to communicate, and other organizational methods) to overcome scarcity and create a new culture. Like similar resources, the language of

abundance and generosity informs his method, and offers practical strategies for congregations to achieve their financial goals.

Similarly, Elrod (2021) provides an updated introduction to stewardship tools and practices. He recognizes the urgency that COVID-19 has brought to church finances. As is the contention of this study, Elrod says at the opening of his preface,

This book is for clergy, lay leaders, and church members who have decided that when it comes to money, avoiding hard conversations is no longer acceptable. It is a book for those who realize the task of bringing into place a financial infrastructure capable of sustaining their church is ultimately their responsibility and they want to do something about it (vii, emphasis in original).

Elrod then provides a framework for sustainability, borrowing from nonprofit practices for churches to follow, guiding them toward long-term financial stability. Like Christopher (2008), this resource is a basic level fundraising manual that many clergy and other church leaders might not be familiar with since, as Elrod notes, stewardship training is rarely taught in seminary. While he recognizes the similarities between churches and nonprofits, he does not note where the two sectors depart. Little discussion of how stewardship is a spiritual practice is found in this book, and it appears that the difficult conversations he is trying to facilitate have to do with the structure and process of sustainability and he omits discussing the theology or spirituality that undergirds a stewardship effort.

Rogers (2016) is similarly practical, but he offers more niche advice as he provides a strategy specifically for digital giving. Rogers introduces the reader to the various

platforms the church can use to raise funds, and offers success stories of churches who have effectively utilized online giving tools. He does not assume any theology of spirituality in his giving strategy nor does he suggest any discomfort in the church's leadership in fundraising. This is a basic resource introducing congregations to e-giving.

Stewardship literature is strong on practical strategies, tactics, and methods, but is lacking in both recognizing the Hard Math that faces congregations, as well as addressing where scarcity mindsets are coming from. To achieve a transformation from scarcity and fear to abundance, generosity, and gratitude, a conversation about the root of scarcity is necessary. The root of scarcity or the money wound must be addressed along with how to identify and tend to that wound. Tactics and methods do not bring transformation.

Additionally, terms such as gratitude, generosity, and abundance are used as foundations for giving, with the principle appearing to be that lack of these mindsets is the reason why churches are facing financial challenges. These writers do not attend to the Hard Math or the money wound to explore more nuanced motivations behind lack of finances. These terms become infused with "law" rather than "gospel" as they simply attempt to achieve the financial objective of institutional sustainability rather than approaching money and fundraising as a means of personal and communal transformation.

This literature also does not explore the deeper connections the donor has with money, particularly their money wound and how that wound impacts donor motivation in why and how much the donor gives to the church and their expectations on how a donation would be used by the church or ministry. While Millard (2015) and Guenther Reesor (2020) describe discussions on gratitude as a guiding impulse for giving and invite to the reader to discover their own money story, the story is incomplete if the starting point is to

recognize the abundance in people's lives without addressing the core wound that would impact that story.

Further, many stewardship resources provided much the same information with different packaging. While these resources are consistent in content, I question if local congregations are not following such stewardship strategies given the acceleration in financial decline, or whether the strategies and tactics offered by the literature are ultimately ineffective.

Chapter Four

Tending the Money Wound Sermons

This chapter consists of the sermons I preached at FLC in September 2021. They integrate my personal narrative of money within the issues of the larger financial and cultural issues the institutional church is facing. While the sermons are personal, I preached them in a congregational setting and made a connection between the two worlds of the personal and institutional.

Part One: *Money Doesn't Grow on Trees, y'know!*

Proverbs 30:7--9

Two things I ask of you;
do not deny them to me before I die:
Remove far from me falsehood and lying;
give me neither poverty nor riches;
feed me with the food that I need,
or I shall be full, and deny you,
and say, 'Who is the Lord?'
or I shall be poor, and steal,
and profane the name of my God.

Genesis 3:1--7

Now the serpent was more crafty than any other wild animal that the Lord God had made. He said to the woman, 'Did God say, "You shall not eat from any tree in the garden"?' The woman said to the serpent, 'We may eat of the fruit of the trees in

the garden; but God said, “You shall not eat of the fruit of the tree that is in the middle of the garden, nor shall you touch it, or you shall die.” ’ But the serpent said to the woman, ‘You will not die; for God knows that when you eat of it your eyes will be opened, and you will be like God, knowing good and evil.’ So when the woman saw that the tree was good for food, and that it was a delight to the eyes, and that the tree was to be desired to make one wise, she took of its fruit and ate; and she also gave some to her husband, who was with her, and he ate. Then the eyes of both were opened, and they knew that they were naked; and they sewed fig leaves together and made loincloths for themselves.

Money Doesn't Grow on Trees, y'know!

Who here has heard that said at some point in their life? I suspect that most if not all of you had. It's a common easy way to dismiss someone's needs if those needs require money to fulfill them. It shames people, usually children who haven't yet learned how a transactional economy works or what the role money plays in securing resources.

Money Doesn't Grow on Trees, y'know!

That scolding sentence exposes an oozing, gaping money wound that tries to infect those on the receiving end of that reprimand.

When I was a little boy, that berating was my first introduction to any conversation about money. I must have been four or five years old and my brother and I asked if we could go see a movie.

The family was eating dinner as we usually did and my brother and I were talking back and forth about the movies we saw advertised on TV.

After a couple backs and forths the way young children do, blissfully unaware of the adult resources it took to meet a child's needs, we asked our mom if we could see a particular movie.

Out of nowhere, my dad bellowed, *Money Doesn't Grow on Trees, y'know!* He pounded his fist on the table as an exclamation point. Then he pointed out the window to the pear tree in our backyard,

“Do you think I can just go outside and pick money off that tree and you can go see a movie?”

I shrank, shocked at the vehemence of the outburst. I didn't understand. Why was I getting in trouble for simply wanting to see a movie that looked fun and interesting? Isn't that what people do? Isn't that a regular part of how people live their life?

I knew that many of my friends had seen the movies that my brother and I were talking about wanting to see, so why was it bad that I wanted to see it as well.

But my dad's scolding put a funny image in my head. I imagined our backyard tree with, instead of leaves, dollar bills growing from its branches. (This was before loonies came along.) Inwardly I delighted at the cartoonish picture of money blowing in the breeze waiting for someone to pick dollar bills as needed.

And also, beyond the image of the dollar bills in my imagination I began to associate my desires with shame. I was implicitly taught that money is difficult to obtain. It was suggested that money had to be jealously protected.

Money was a source of anger, anxiety, and angst. Money was inherently scarce. Money was for other families, not for us. Money was for other people, not for me. How dare I ask for something so gratuitous?

My money wound broke open.

One summer afternoon, I climbed the pear tree in the backyard because I loved the sport of making it to the top as quickly as I could. When I arrived mid-way up the tree, my foot got stuck between the branches a couple of times, so I sat down to rest on a branch.

While I was nestled on a branch in that tree, I caressed a leaf that had sprouted up from a twig on the branch beside where I was sitting. I ran my fingertips over what I saw as its green skin. I took note of how smooth the skin was, but also how strong and healthy it appeared. I held it to my nose and inhaled that earthy scent that healthy trees give off.

Then I imagined it not as a leaf, but as a dollar bill that had grown from a twig on a branch of that tree. Then I imagined all the leaves as dollar bills. If that were true then I'd be rich! *We'd* be rich! My brother and I could go see that movie!

Then I looked up at the branch over my head and saw a pear. I reached up and took the pear from its branch, rubbed it on my shirt to clean it off, then took a bite.

I thought to myself, "Money may not grow on trees but this pear does. And I'm enjoying a snack that cost me no money. It only cost me the energy it took to climb the tree and pick it."

Then I thought, "I got that pear for free. But if we sold those pears then money did sort of grow on trees."

Of course, my little four- or five-year-old mind didn't factor in the cost of planting and growing the tree, not mentioning the regular pruning and raking each fall.

But at that moment I saw the tree not as a limited resource because it didn't literally grow dollar bills: I saw it as a means of potential.

Also, I started to see life as transactional rather than simply a gift. That pear was both grace freely given *and* a means through which I could exchange for something else.

In my little four- or five-year-old brain, the tree was a source of life. I didn't obviously articulate it that way since I didn't have the words then, but the experience of climbing the tree, of sitting in its branches, of caressing and smelling the leaves, of picking the pear then eating became a moment of communion, communion with the tree *and* with its potential.

But to this day, whenever I hear someone exclaim, *Money Doesn't Grow on Trees, y'know!* I picture that tree. I remember how I felt when my dad yelled at me. And I sit with that moment when I lounged in its branches and ate the fruit the tree produced, and I ponder how limited that way of thinking is.

Money Doesn't Grow on Trees, y'know!

That way of thinking, I believe, is limited because it's based in fear and scarcity—the money wound—and that way of thinking limits the possibilities that money can have in one's life, and it shames those who can imagine abundance

The money wound is a term I coined borrowing from a phrase from the Henri Nouwen Society's webinar on Nouwen's book *The Spirituality of Fundraising* where they identified "the wound of money." And I paired that with an idea used in the men's spirituality space called "the Father Wound" I put them together and created "the money wound" and expanded the definition.

The "money wound" is your first traumatic experience with money that shapes your relationship with money and guides your financial decisions and impulses. The money

wound reveals itself in your anxiety toward money, either within a financial transaction, a financial decision, how you plan your financial future, how you spend your money, or how you do not spend your money.

The money wound is infected with fear, shame, and anxiety. Your money wound can lead to confrontation and conflict within marriages, families, organizations, friendships, communities, countries, and even how the economy is managed.

Your money wound shapes your attitude toward debt, your risk level when you invest, and how you manage your family's or personal finances.

Your money wound tells you what you want our politicians to spend money on or to cut from budgets.

The money wound shows itself in your sense of financial security. Do you have enough to survive? Enough for your children or those for whom you are responsible? Do you hoard money even though you have more than enough to meet your needs?

Your money wound goes to your self-worth. Do you feel like you are worthy to receive money? Or do you get rid of money as soon as it lands in your hands because you feel you don't deserve it?

Are you a person for whom good financial things happen? Or do you push away opportunities and experiences that might give you more money than you believe you are worth?

And the money wound shows how you value others. Is my neighbour worthy of the money they have? Am I inherently better than those who have less money than I have? Do I feel entitled to good financial luck?

The money wound is rarely conscious unless it is clearly identified. But it sits below the surface guiding your decisions, attitudes, and moral judgments.

The money wound is a defense against the diminishing of one's ego, one's sense of self, the projection one puts out into the world. The money wound keeps one's false self-identity intact.

When the money wound presents itself, expectations of abundance, expressions of gratitude, and acts of generosity are afterthoughts. Worth and value have to be earned rather than given.

When the money wound presents its public face, we become shaped by forces outside of ourselves. The money wound shapes public policy, economics, and business. Especially when it comes to human worth and human value. Through the efforts of the market economy our core identities have shifted to serve a new master.

We are no longer "citizens" but "consumers." We evaluate our lives and the lives of others by their participation in the economy rather than by their contribution to the community or by the strength of their relationships.

Our identity is more attached to our jobs than to our family. We've lost the rhythms and rituals of the seasons that brought the community together in a common experience because we want to shop 365 days of the year. We are expected to be on call 24/7, personally accessible to those who provide us money.

We've lost who we are and who we were created to be. If we don't participate in the economy, then who are we? If *I* don't participate in the economy, then who am I?

I think that was the core human struggle Adam and Eve faced when they ate the fruit from the Tree of the Knowledge of Good and Evil. They lost their core identity. They lost their sense of who they were and who they were created to be.

We usually see this story as about when sin entered the world.

That may be true but I think this story goes deeper than that. Seeing only Adam and Eve's sin of disobedience and consequent punishment is too easy and perhaps too infantile an interpretation and I think misses some key insights.

In Genesis 2, verses 16 and 17, it says that Lord God commanded the man (Adam), "You may freely eat of every tree of the garden; but of the tree of the knowledge of good and evil you shall not eat, for in the day that you eat of it you shall die."

That's quite the threat, isn't it? What is wrong with learning the difference between good and evil? I'm not sure.

Then God sees that Adam or "the man" is lonely and creates a partner, "the woman" or Eve. Eve is born from Adam's bone, and they start their life together. The narrator notes in verse 25 that they were naked and—here's the key—not ashamed.

But the serpent said to the woman, 'You will not die; for God knows that when you eat of it your eyes will be opened, and you will be like God, knowing good and evil.' So when the woman saw that the tree was good for food, and that it was a delight to the eyes, and that the tree was to be desired to make one wise, she took of its fruit and ate; and she also gave some to her husband, who was with her, and he ate

"The tree was to be desired to make one wise..." Was that true? Or was that the serpent's lie? I've always wondered about that because that's not what happened when they ate the fruit from that tree. They did not receive wisdom. At least not any wisdom that I can recognize.

Once they ate the fruit from that tree, yes, they began to see the world differently, but not in a way that gave them wisdom.

The story goes on to say that God called to Adam wondering where they went. Adam sheepishly says that they knew they were naked and so they hid themselves. They covered themselves. They hid their vulnerability.

Then God asks something interesting.

“Who told you that you were naked?”

“Who told you that you had to cover yourself up? Who told you that you had to hide who you really are? Who told you that you had nothing? Who told you that you had to be ashamed? Who told you that vulnerability was something you had to shield against? Who told you that you didn’t fit into this beautiful creation just as you were?”

God said that they were to die if they ate the fruit from that tree, but clearly God wasn’t talking about their physical death. God might have been talking about the death of what’s really real. The death of their identity. The death of their sense of wholeness. The death of the feeling of being integrated with everything God had created.

That could be why they couldn’t stay in the Garden. Eden wasn’t for them anymore. Now they had to prove their worth and their value by working from the sweat of their brow. Now life was transactional rather than simply given. Now they had to participate in a market economy to survive.

I’m wondering if God knew that the tree grew poisonous fruit. That might be why God told Adam and Eve to stay away from it. The fruit brought toxic knowledge and inverted wisdom. Not an enlightened vision of the world.

Traditionally this story tells us that this is where sin entered the world. I think this is a story where something more insidious entered the world. This is a story about where shame entered the world. This is a story of how human beings became alienated from themselves. And because human beings became alienated from themselves, they became alienated from the God who created them and who lives inside.

I think this is a story of core human alienation, alienation from the life that God created for us. Alienation from who God created us to be.

As I said earlier, I still think of that tree whenever I hear someone say, *Money Doesn't Grow on Trees, y, know!* And I even see that tree whenever I open my bank statement. I see that tree when I get paid. I see that tree whenever my desires are larger than my income. I see that tree in those moments of self-doubt when I don't think I'm worthy of abundance—as if one needs to be worthy of it for abundance to be real and available.

For many, for those who have tended their money wound, money is a source of life, of compassion, of generosity, of gratitude, and of abundance.

For those like me, money is more a source of anxiety, shame, and low self-worth.

Even though I had that moment of communion with that tree, it was also like the tree in the Garden because it is still connected to the angry outburst from my dad who shamed me for my desires because my desires required money. His angry words were a knife that sliced open my money wound.

This wound created in me a deep shame for what money could bring to my life. The money wound created questions in me:

“Do I have to prove my worth to have my desires met because my desires were met with such hostility? Am I bad for wanting things? Am I not enough just as I am? Do I not deserve good things to flow into my life?”

Then the messages came that money is for other people, not me. You are not that person who has money. Money is too hard to acquire, and you don't have what it takes to bring money into your life.

So I wonder if I've been pushing away opportunities to bring money to me. I've often wondered about my attitude towards money, an attitude where I tell myself that I don't find acquiring money interesting. I know that money is often an afterthought when it comes to my professional activity but apparently I find money interesting enough to do doctoral research on the topic.

Or maybe that was because I realized that my money wound needed tending to. I realized alienation from my desires was my alienation from myself, and because of that, my money wound alienated myself from the God who created me in love and for love, and lives in me and expresses the divine life through my life, as it does through each one of you.

I wonder if I've been unconsciously praying this prayer from Proverbs as a defense protecting me from losing my core identity of one to whom money indicts with moral judgement, and equates funding my desires with shame, and I'm trying to find a middle ground between having money and easing my anxiety:

Two things I ask of you;

do not deny them to me before I die:

Remove far from me falsehood and lying;
give me neither poverty nor riches;
feed me with the food that I need,
or I shall be full, and deny you,
and say, 'Who is the Lord?'
or I shall be poor, and steal,
and profane the name of my God.

This prayer may have unknowingly guided my financial decisions and impulses as I made my way into the next phase of my life when I searched for a vocation.
Amen.

Part Two: *Get a Real Job!*

Genesis 3: 6

So when the woman saw that the tree was good for food, and that it was a delight to the eyes, and that the tree was to be desired to make one wise, she took of its fruit and ate; and she also gave some to her husband, who was with her, and he ate.

Exodus 20: 17

You shall not covet your neighbour's house; you shall not covet your neighbour's wife, or male or female slave, or ox, or donkey, or anything that belongs to your neighbour.

What did you want to be when you grew up? What were your childhood fantasies of what you were being and doing as an adult? What were your dreams and ambitions as a young person?

As young people, many of us were encouraged to think big. Nothing was off limits—the universe was ours to discover and to conquer. The world was waiting for the greatness that was in us.

Did you have visions of performing in front of stadiums of adoring fans, connecting with millions of people worldwide?

Or maybe movies were your thing. You wanted to make movies or films that told the stories of our time, stories that mirrored the human experience back to our society, and culture that shifted the way we understood our world and ourselves.

If painting on cave walls wasn't your idea of a good time, perhaps it was the siren song of business and the wealth it promised. Maybe you dreamed of big mansions, private jets, fancy trips, and the power and admiration that attached itself to those who create or manage large profitable enterprises.

Did you dream of flying into outer space as an astronaut, soaring through the stars, discovering the outer reaches of the galaxy, reaching into the next exciting phase of exploration, mapping the cosmos?

Maybe 24 Sussex Drive was the destination. You've followed politics from an early age, and you thought that you could shape the country into what you think it should be. Plus, being PM looked like it would be a really cool job.

When we're young we note who has influence, who holds esteem, and who people hold up to emulate.

These examples are obviously grandiose fantasies that few people achieve. That's why our dreams diminish as we get older in light of more "realistic" scenarios. Our money wound often emerges, and tempers our ambitions to keep us feeling safe. Our money wound can inform our career decisions because it can blind us to see what's actually possible because a broader vision also shows us the dangers lurking in an unconventional pathway.

I worry if my money wound limited my vision for what's actually possible and available to me.

When I was young, I wanted to be an orchestra conductor and a composer. I followed that vision until I was twenty-four years old. Once I learned how to play music, I didn't want to be the guy in the orchestra, as much as I loved playing the various instruments I learned along the way. I wanted to be the guy in front, waving his arms, gesturing to shape the sound that was coming from the individual musicians playing together, creating something powerful with a synergy that they couldn't create on their own.

I wanted to be that guy in front, not because I am an egomaniac or have control issues. I wanted to be that guy because I sensed that's where the music came together in one cohesive expression.

Orchestral music spoke truths to me in ways nothing else did. It still does. As a boy and into adolescence, while yes popular music was part of my musical experience (I was a *big* David Bowie fan. I didn't just *love* David Bowie, I wanted to *be* David Bowie. I styled my hair like him and wore similar clothes as him. Thank *Gawd* there are no pictures from

that era. (I may or may not have burned the evidence...) I always came back to orchestral music when I wanted to dig deeper into what I was feeling and experiencing.

I knew Schroeder in the *Peanuts* cartoon was on to something when he proclaimed Beethoven as the greatest composer of all time. He certainly is that for me. For Christmas when I was fifteen or sixteen, I received a recording of Beethoven's complete symphonies on vinyl. It was the 1962 recording by the Berlin Philharmonic conducted by Herbert von Karajan, my fave conductor back then. And one of the great Beethoven interpreters of his time.

That recording became my spiritual companion. The bombastic *sturm und drang* of the Fifth and Seventh Symphonies fed into my adolescent angst. The pastoral lightness of the Sixth always made me think of autumn, with coolness in the air, and the sense of lightness and freedom.

When my dad died when I was in high school, the Ninth Symphony brought me comfort. Not the finale with the famous *Ode to Joy* affirming the goodness of humanity. But the movements leading up to the finale that you need to hear in order for the final movement to make sense. Especially the third movement, which is where the slow movement is uncharacteristically placed. The way that movement is structured, how Beethoven offered the second theme, placing it gently in my hand, told me that everything was okay in that moment of loss in a way that was like a prayer offered on my behalf. It expressed what I was feeling when I didn't have the words.

When I sit with that memory, I think of St. Paul's message to the Roman church when he said that the Spirit intercedes for us with groans and sighing too deep for words when we are weak and don't have the words to pray (Romans 8:26).

This music was the Spirit at work in me and for me.

So I decided that this was what I want to spend my life doing. I want to spend my life creating music that spoke to people the way it spoke to me. I want to spend my energy, my creativity, my limited time, and my unlimited passion for this music ensuring that it received the honour it deserved by bringing it to life.

The question then became: how could I make a living doing that? Also, how do I tell my parents that I wanted to make music as a profession?

“Kevin, no,” my mom said after we had a discussion on what I was going to do with my life. “You’re not going to be a musician. Musicians starve. Do you want to starve?”

“Um, lots of people are making a living in music, why can’t I be one of them?” I said.

“Other people make money from music. You can’t. It’s not who we are. It’s not who you are,” she said.

“Why not?”

I could see the exasperation on her face. “Get a job as a music teacher,” she said. “You’ll have job security and a stable income.”

“I don’t want to be a teacher,” I said.

“Kevin, music is something you do at night when you finish working. It is not a job. Stop this dreaming, you’re being stupid. Get a union job with benefits and job security, just like your dad did.”

“Um, mom. Those jobs don’t exist anymore.”

“They most certainly do. Your dad has one,” she said.

My dad worked as a pattern maker for General Motors. And I knew he hated his job. I think it was one of the reasons he was so angry all the time. My dad, being functionally illiterate and having graduated from high school by the skin of his teeth, didn't have many options waiting for him.

He was good with his hands, so the trades were an obvious path for him. And like many of his friends, when General Motors built manufacturing plants all over Ontario in the 1960s, my dad jumped in and took a job at a plant in St. Catharines, where I grew up.

We lived in one of those neighbourhoods where *everyone's* dad worked for GM. Most of the kids I went to public school with had GM dads. We were a GM town. GM's shadow hovered over the city.

GM gave us a good middle-class lifestyle. But again I knew my dad hated his job. He liked the people he worked with, but I could see that the job sucked the life out of him. At the dinner table he would regularly moan to my brother and me, "Don't get stuck on a factory floor like your old man."

But I'm not sure he meant what he said. By his anger when he and I had the talk of "What on earth are you going to do with your life" he made it clear that music was *not* an option.

"That's not a real job!" he would say with the vehemence of one who felt personally attacked. There was no way he'd allow his son to indulge in a career in the arts. That's not what men do, if you know what I mean.

He wanted sons who were good with their hands like him, who would hang out in the workshop helping him build things. He wanted sons who fixed cars for fun. The arts were an alien world to him, and he couldn't understand why I would follow that path. And

he was going to make sure that I wasn't going to waste my life on such an indulgent and fruity career.

Like my mom, he worried for my job security. He assumed that artists starve, and he didn't want that for his son or any of his children.

In December 1989 he was diagnosed with an aggressive form of lung cancer. I was nineteen. The cancer quickly spread to his bones and then to his brain. He knew he had limited time.

I would drive him to and from his chemo sessions and he would try to talk to me. But he didn't know how to have a meaningful conversation with his son. Until then that wasn't part of his parenting behaviour. And being so young, I didn't have the tools to help him along with the conversation. And as a child I didn't think that was my job. Also, I'm not sure I wanted to have the conversation that he wanted to have.

At dinner one evening in Spring 1990 my mom told my brother and I that my dad was seeing a counsellor at the hospital.

"For real?" I said trying to picture my dad with a shrink. He was a tough blue-collar guy. The only feeling he ever expressed was anger. The counsellor was helping him deal with having a terminal illness.

"The counsellor says he talks a lot about you and your brother," she said, "You're making your dad worry."

In May 1990, my dad stopped the chemo. He had had enough. He collapsed in the bathtub on the Saturday of Victoria Day weekend. He died at the hospital on the morning of the holiday Monday.

I say this with no amount of pride. When my dad died, I was filled with a mixture of both grief and relief. I sensed a roadblock to the life I wanted to live was removed. I was free from his anger, an anger that threatened to control my life decisions. My life would no longer be defined by his money wound.

My audition at Wilfrid Laurier University (WLU) music program was a success and I started my music degree the fall after my dad died. I immersed myself in my composition program, was given the first trombone position for the WLU orchestra, beating out a fourth-year performance major, and I spent most of my spare time in the listening library studying musical scores.

I couldn't believe that this was my life. I spent all my time doing what I loved to do with people who equally shared my passion. I was mentored by many excellent conductors who gave me opportunities to serve as their assistant. I became assistant conductor of the WLU Symphony Orchestra, a position created for me. That job regularly put me in front of the orchestra.

I wrote music for fellow students, and also for local churches since my main compositional focus was choral music. I taught brass and winds, as well as led the concert band and orchestra at a local Mennonite music camp. I was doing what I set out to do since I was a boy.

But something in both the back of my mind and a rumbling deep within my spirit told me that this wasn't going to last. This season is going to end.

Today's reading from Exodus 20 is the tenth commandment: "You shall not covet your neighbour's house; you shall not covet your neighbour's wife, or male or female slave, or ox, or donkey, or anything that belongs to your neighbour."

To covet means to strongly desire what belongs to someone else. God places this sin among the Big Ten because coveting diminishes who we are as human beings. Our sense of self recedes into who we think we should be because we don't think we are as good as someone who has something we believe is of larger value. If I don't have what my neighbour has then I'm not as valuable as my neighbour.

The first coveting is told in the creation story that we heard last week when the serpent tempted Adam and Eve with the fruit from the Tree of the Knowledge of Good and Evil: "So when the woman saw that the tree was good for food, and that it was a delight to the eyes, and that the tree was to be desired to make one wise, she took of its fruit and ate; and she also gave some to her husband, who was with her, and he ate."

They coveted what they didn't have and what they thought they needed.

Last week you heard that I think the fruit from the tree was poisonous because the fruit opened Adam and Eve's eyes to who they *weren't*. The fruit made them believe lies about themselves.

The poison in the fruit made them believe they weren't of any value just by being who God created them to be. The poison in the fruit alienated them from themselves and from the God who created them in love for love. The poison of the fruit alienated them from the God who lived in them because they didn't know who they were anymore.

Coveting pulls you away from yourself. It's a poison fruit that makes you believe lies about who you are and what you were created to be and to do.

Coveting certainly did that to me.

In third-year university, I came to the cold realization that I had to start making hard decisions regarding what I was going to do when I graduated.

One afternoon in my composition professor's studio I started asking concrete questions about how to create a career in music.

"I don't know what to tell you, Kevin," he said. "I came up through the academic route. I think I just got lucky. I pay most of my bills as a professor, not as a composer."

Well, that wasn't helpful.

So I asked other professors and musicians I knew in the community. No one was providing any useful info. I realized that I was given a great musical education but was taught nothing about the business of music, meaning, how to actually make money.

Then I heard my mom's voice from so many years before. "Musicians starve. Other people make a living with music. Not you. Get a job with benefits and job security."

I also heard my dad's voice "Music isn't a real job."

In my spare time I read widely on Christian contemplative spirituality mainly because it informed the music I was writing. My music was heavily influenced by medieval chant and I wanted to learn the spirituality that undergirded the music that led medieval worship.

I was active in the Lutheran Student Movement and I led a small group Bible study. So church and faith was a big part of my life.

That's when I started to wonder if God was calling me to pastoral ministry. It was a path I could see. I knew people who could guide me. It seemed safer than the music route.

But did I want to play it safe? Did I want to give up on my boyhood ambition of standing in front of the world's great orchestras waving my arms, bringing something beautiful to the world?

Was I running away from myself by becoming a pastor? Was I coveting the perceived clarity and security I saw from my fellow music students who took different paths away from music because it looked more clear and secure? Was I coveting their sense of assuredness that I suddenly lacked? Was I coveting the smaller yet cozier life that they were planning?

Was my money wound breaking open telling me that my ambitions were for other people and not for me? Was my money wound creating fearful scarcity deep in my soul that was causing me to turn away from who I was? Was my money wound lying when it told me that I wasn't worth my dreams?

I spent the next year in deep discernment trying to push away the mist from the path that was previously so clear.

In my fifth year of music (it took me five years to complete that degree) I had to decide what my next season of life would be.

I noted that my evening library visits weren't to the listening library to study scores, but to the area of Christian spirituality. I studied Thomas Merton and Julian of Norwich the way I previously studied Beethoven and Mahler. My faith and sense of self grew that year. I was going to apply to seminary and become a pastor. While the path to pastoral

ministry was still strewn with woundedness and fear, it also was met with creativity and joy.

But the questions persisted: in becoming a pastor was I running away from myself or was I deepening my understanding of who I was created to be and to do, especially when I traveled so far and for so long in one direction for me to so quickly change course?

Was I “getting a real job” or was I moving toward a renewed sense of vocation with purpose and intention?

Those questions become more urgent when I begin my pastoral career, get married, and have children. The story continues next week...

Part Three: *Money, I Wish I Knew How to Quit You*

Mark 10: 17-31

As he was setting out on a journey, a man ran up and knelt before him, and asked him, “Good Teacher, what must I do to inherit eternal life?” Jesus said to him, “Why do you call me good? No one is good but God alone. You know the commandments: “You shall not murder; You shall not commit adultery; You shall not steal; You shall not bear false witness; You shall not defraud; Honour your father and mother.” He said to him, “Teacher, I have kept all these since my youth.” Jesus, looking at him, loved him and said, “You lack one thing; go, sell what you own, and give the money to the poor, and you will have treasure in heaven; then come, follow me.” When he heard this, he was shocked and went away grieving, for he had many possessions.

Then Jesus looked around and said to his disciples, “How hard it will be for those who have wealth to enter the kingdom of God!” And the disciples were perplexed at these words. But Jesus said to them again, “Children, how hard it is to enter the kingdom of God! It is easier for a camel to go through the eye of a needle than for someone who is rich to enter the kingdom of God.” They were greatly astounded and said to one another, “Then who can be saved?” Jesus looked at them and said, “For mortals it is impossible, but not for God; for God all things are possible.”

Peter began to say to him, “Look, we have left everything and followed you.” Jesus said, “Truly I tell you, there is no one who has left house or brothers or sisters or mother or father or children or fields, for my sake and for the sake of the good news, who will not receive a hundredfold now in this age—houses, brothers and sisters, mothers and children, and fields, with persecutions—and in the age to come eternal life. But many who are first will be last, and the last will be first.”

Q: What do you do with a 25-year-old turkey you found in your freezer?

A: Give it to the church!

My former spouse told that “joke” as a start of a stewardship campaign when she and I were co-pastors at Lutheran Church of the Resurrection in Halifax, Nova Scotia. She told the joke because it made her laugh. And humour does its best work when it mirrors reality back to us. My former spouse made a paper mâché turkey as a stewardship symbol that year to remind our members that God wants more from us than what we’re going to throw away.

Even though we were both fresh-out-of-the-box pastors, we had enough church experience to know that many people see the church as their last stop before the dump.

While the church hadn't received a literal 25-year-old frozen turkey, we certainly received the equivalent of it. Toys for the nursery that were still grimy and sticky. Books with pages ripped out. Puzzles with pieces missing. A damp couch that was minus a leg and a cushion. A lop-sided pool table with a ripped surface. A crib whose gate wouldn't close.

We thought someone was in their attic or garage when they saw, say, the mattress with the broken springs and a nasty splotch of who-knows-what in the middle, and they thought to themselves, "I'll bet the church could use this!"

The 25-year-old turkey wasn't much of an exaggeration.

One fall Saturday, after receiving the equivalent of the 25-year-old frozen turkey, my former spouse turned a shade of red that I'd never seen her turn before. "We don't just have to accept people's junk but we're supposed to smile and say 'thank you' too. It's humiliating."

I watched as she stomped toward the garbage and dropped the donation with full furious force into the can.

Her sense of moral outrage was on high alert.

"What does this say of what this person thinks of the church? What does this say about what she sees the church being about? If she's giving us her garbage what does that say about her relationship with God?"

I didn't disagree with her. What we give to the church can show us how we value the church. That isn't to say how much you give is a barometer of your faith (although I

know many churches use giving as a measurement of faith). Money and other donations are only one way to explore the health of one's faith or spirituality. But it doesn't tell the whole story.

Money is a popular topic in the Bible. The prophets warned about greed, economic oppression and the system that justified it, as well as the social and spiritual consequences of economic disparities.

Jesus *a lot* about money. When he said, "Where your treasure is, your heart is there also," (Matthew 6: 21) he exposes a truth that makes many of us squirm in our shorts.

When Jesus turned over the money-changers' tables at the Temple, it wasn't because he was trying to create a division between money and faith. Jesus got angry that day because money was deciding who had the opportunity to fulfill their religious obligations and who did not. The so-called cleansing of the Temple was a political protest against the prevailing economic system that kept a few at the top and the majority at the bottom.

We like to keep money and faith or money and spirituality in two different categories. Faith and spirituality deal with the big questions of the meaning of existence, of God and why we were created, of purpose and identity, of life and beyond life, of death and the possibility of nothingness, of future hope, and of healing from past traumas and failures.

Money, however, for many people never enters into that conversation. We like to say that faith is faith and money is business. I think that's because we know that how we use money will expose aspects of our spending for which we might feel a hidden shame.

Or it could be because we don't like what God might be saying about our economic system and how we benefit and how others don't, and we don't want to change what benefits us. We don't want God getting in the way of our financial ambitions.

At its core, I think we don't like to mix spirituality and money because spirituality exposes our money wound, that early trauma that informs our relationship with money and guides financial decisions.

In today's Scripture reading, we encounter the rich young man who wants to inherit eternal life. Jesus quizzes him on how much he paid attention in confirmation class, and the guy apparently answers all the questions correctly.

“Jesus, looking at him, loved him and said, ‘You lack one thing; go, sell what you own, and give the money to the poor, and you will have treasure in heaven; then come, follow me.’ When he heard this, he was shocked and went away grieving, for he had many possessions” (Mark 10: 21).

Jesus, looking at him, loved him...He went away grieving for he had many possessions.

The question arises whether Jesus' admonition to the rich young man was personal to him or universal to everyone...which would include us.

If we say this admonition was specific to him then we are let off the hook. *That* guy's riches are getting in the way of *his* relationship with God. *My* riches don't do that. *My* money doesn't get in the way of *my* relationship with God.

However, if he's universal in his admonition, are we condemned too? Do we have to give up all our money and stuff to be a faithful follower of Jesus?

I think the key to whether or not this passage speaks only to the rich young man or applies universally to us as well is in verse 28, and you're not going to like it. "Peter began to say to him, 'Look, we have left everything and followed you.'"

In other words, if you want to join *this* club, you have to follow the rules, and the rules say you have to give up everything you have to follow Jesus.

So, in a few minutes a truck will be parked outside all of your houses ready to remove all your belongings to take them to the Mustard Seed. You can wire the contents of your bank accounts to Kelly through e-transfer. Then gather back here in an hour for more instructions. Don't get mad at me—I don't make the rules. Are you in or are you out? Do you love your money and possessions? Or do you love Jesus? Which is it?

And *that*, dear friends, is how a preacher rubs salt in your money wound.

That was the tension I brought to my marriage and my pastoral vocation. This tension between wanting to be biblically faithful with finances and having everyday household and church obligations, this passage from Mark 10 haunted me. The story of the rich young man was like a shadow following all my financial decisions, both personal and professional.

What made the tension worse was that I was caught in the middle of recognizing the dangers of greed and temptations to power that money and the consumerist paradigm brought to my life, and was also trying to understand how the story of the rich young man impacted me and how I managed my money and stewarded the church's finances.

In my marriage, we tried to suppress our consumerist impulses by giving them progressive cover. Our spending choices tried to reflect our personal values of social justice, economic equality, environmental protection, workers' rights, and supporting local

businesses. We were car-free and used public transit. We were the typical hippie-dippie couple who ate organic and washed our children's cloth diapers.

We weren't perfect and we didn't try to be. Being a one-income family and that income being from the first few years of pastoral ministry, meant money became tight. We fought over how to prioritize spending. Our individual money wounds began to metastasize and eat away at our marriage.

I became solo pastor at the church when my former spouse became pregnant with our second child Naomi. That was a familiar scene because we had done the same thing when Sophie was born two years earlier.

The church at the time had an enviable problem: we had too much money. We had \$80,000 in accumulated surplus and we were given a \$10,000 bequest. We had \$90,000 to work with. In fact, CRA told us that, as a church, we were holding on to too much money and we had to find a way to disperse it.

Like I said, it was an enviable problem for a church to have.

However, what should have been a source of joy and possibility became a time of division and conflict, and put in motion my former spouse's and my exit from that congregation.

"Kevin, I let you sleep long enough. We need to talk about your credit card balance," she said, shaking me. She had tears in her eyes.

"You woke me up for that?" I said.

I looked at the clock. It was 6:00 am.

“After I saw your credit card balance I couldn’t sleep. I was waiting for when I could wake you up to talk to you about this,” she said.

“Wait. What? Why? What’s going on?”

“Why do you have a \$1000 balance?” she said, holding up my credit card statement.

I wondered about the ethics of my wife opening my personal bank statement. We had joint savings and chequing accounts, but we also had individual accounts. Was she allowed to open mail that wasn’t addressed to her? Where was the marital line?

Her stern eyes drilled into me.

“Answer me!” she said.

“I guess I’ve been accumulating debt over the past year and it looks like it got a bit out of hand,” I said.

“A bit?” she said. “What are you spending money on? What is all of this? Don’t you know that you’re supposed to pay off your balance *every* month?! I thought that was pretty basic!”

“I know, I know,” I stammered.

“This house, this family does not incur credit card debt, do you understand?” she said.

I said nothing.

“*Do you understand?*” she yelled.

“*Yes! Yes! I got it! I got it!*”

“Are you not even sorry that you brought this debt to our family? Why aren’t you apologizing?”

“What?”

“Why are you not apologizing?!”

“Apologize?”

“Yes!”

“For what?”

“For bringing this debt to our family! We have a baby coming soon! We can’t have credit card debt! Why would you do this?”

“I don’t know why we’re even talking about this. As far as I’m concerned it’s a no brainer. The \$90k should go to the endowment fund,” one church council member said.

“I agree,” said the councillor sitting across from him. Heads nodded around the table.

“Why the endowment fund?” I asked. “We could do a lot of great ministry with 90 thousand dollars. We could help the mission church across the bay. We could kick in a few thousand to help ease their pressures. Campus ministry could use help. We could kick up a few dollars to the Synod. And what about the new Lutheran hospital chaplaincy? I’m pretty much the default hospital visitor of anyone in this province who lands here who calls themselves ‘Lutheran’ and it takes up a lot of my week. We could really use a hospital chaplain to serve Lutheran patients.”

“No, we need to build up the endowment fund,” a councillor said. “Look at our congregation. They’re old. They’re not going to be here much longer. An endowment fund will pay for the pastor when the congregation is too small to support one.”

“Why would the church want a fulltime pastor if it's too small to afford one?” I asked.

“Well, someone has to be here to perform funerals, right?”

I was making dinner. We hadn't spoken since that argument. My then-spouse came up beside me.

“I'm sorry I yelled at you,” she said.

“I'm sorry I yelled back.”

“We have to clean up our finances. We both have student loans. We can't carry credit card debt as well. We'll soon have two babies to care for and support,” she said.

“I know,” I said, rubbing her belly. “But at the same time, money shouldn't get you so worked up that you yell at me.

“When I saw your credit card statement, I didn't feel safe. I felt that you were putting our financial future in jeopardy. We might want to buy our own house one day. Parsonage living sucks.”

“But it certainly fits our budget,” I said. “And you're right. We have to decide what our financial future will look like. We've been together for four years and we haven't had that conversation.”

“We need to sit down with someone,” she said, “someone who will help us figure all this out. We can't keep living like this.”

I made an appointment with a financial advisor. And a marriage counsellor.

I obviously wasn't proud of my credit card debt. No one is. I just didn't see it as an emergency the way my former spouse did. To me at that time it was numbers on a page or

on a screen. Money, actual money, was something I could hold in my hand. I hadn't come to the realization that the numbers on the page are the same as paper in my hand.

Then I began the conversation with myself that, as I look back at, began this study. I asked myself, "What is money?"

Money is energy that animates possibility. Money is future oriented. Money is a promise as long as it isn't received by debt. Money brings opportunity for a better life for me and for others, as long as I'm not financially beholden to someone like the TD Bank who I'm financially indebted to.

Money is relational as transactions are made between two consenting parties.

Money can bring freedom from abusive situations. Women who are stuck in violent relationships because they need their partner's financial support can leave. And it can break the chains of a toxic employer who treats people as less than human.

But the question I asked back then, a question I couldn't then answer, "Can money be holy?"

"All in favour?"

Raised hands.

"Opposed if any?"

None

"Carried."

Council's decision on what to do with the 90 thousand didn't sit well within my soul. \$80k to go to the endowment fund. \$3k to re-due the nursery including leather couches. \$2k to the synod. \$5k spread out between local ministries.

“It’s a step toward securing our financial future,” the treasurer said.

“I still think we should have spent more on local ministries,” I said, knowing the debate was over. “And I know many people in the congregation do not support this decision.”

“In 20 years the pastor here will be thanking us,” said a councillor.

“Either we trust God to provide or we do not,” I replied.

“This *is* how God is providing,” the treasurer replied. “And unless God is going to deposit money into our bank account, the endowment fund will help protect our financial future.”

I still have mixed feelings about church endowment funds. I think sticking millions of dollars into an investment fund to return a few thousand isn’t a good look for a church when there’s so much hunger and poverty in the world. To my ears, church endowment funds sound like a money wound in action. Security is more important than service.

To me it sounds like Jesus’ warning of “storing up treasures on earth” instead of “treasures in heaven” (Matthew 6:19--20).

I also know that endowment funds are ways that many churches pay their staff. I’m not naïve as to the impact that endowment funds can have. But I always ask myself: how viable is the ministry if the church needs an endowment fund to pay for its overhead?

Is the church raising money for service opportunities since their overhead costs are taken care of from the endowment fund? Is the endowment fund creating a sense of mission since the church is free from those expenses?

Or is the endowment fund staving off what would have been an inevitable end if those funds weren't available, creating missional stagnation and ecclesiastical laziness within the church? Can having money make the church too soft?

Perhaps more fundamentally, should financial security be the goal?

That was the challenge that Jesus threw down to the rich young man. Even the disciples gave Jesus the side eye on this one.

“Children, how hard it is to enter the kingdom of God! It is easier for a camel to go through the eye of a needle than for someone who is rich to enter the kingdom of God.”

“Ummm....what?” said the disciples. “Then who can be saved?”

Great question.

Jesus looked at them and said, “For mortals it is impossible, but not for God; for God all things are possible.”

Jesus knew he was asking the impossible. The rich young man wasn't going to be among Jesus' active followers, but his mind and his spirit was probably pushed to think differently about what his money and possessions brought him. They may have brought him security, but did they bring growth?

Money and possessions may have brought him status in the community, but did he use that status to help others? Money and possessions may have been the result of him doing everything right, at least what he was told to do, but did they make him a better person? Were money and possessions helping him grow into who God wanted him to be since wealth acquisition was his sole focus? Or did money and possessions pull him away from himself and from who God had created him to be?

These are questions I asked myself as I reflected on how my church spent its money. I hated that ministry was dependent on money. That's why I titled this sermon, "Money, I Wish I Knew How to Quit You." In my soul I felt that money was getting in the way of actual, impactful ministry happening.

In 2002 Lutheran Hospital Ministries was born. As founding chair, I recruited the board, raised funds from Lutheran churches all over Nova Scotia, and hired a chaplain.

We could afford only a half-time pastor to visit the Lutherans in the Halifax hospitals. Like many ministries, there was more mission than there was money. Every time I looked at the financial report, I remembered the \$80K sitting in an investment account making only a few dollars a month while this ministry that impacted people from all over the province was struggling to fund a half-time chaplain.

At home we knew the baby was coming soon. I felt my ministry winding down in Halifax. My work felt done. My then-spouse and I talked about whether or not it was time for a change. Also, she wanted to be closer to her parents in Edmonton.

In July 2003 I opened my email and saw a message from the assistant to the bishop, Synod of Alberta and the Territories,

"Hey Kevin. Lutheran Church of the Good Shepherd in Lethbridge is looking for a new pastor. I think you would be a great fit. The mission profile is attached. What do you say?"

I opened the attachment. Showed it to my then-wife. We had a quick conversation. Then I wrote back, "I'm in. Please send them my mobility papers."

The story concludes next week.

Part Four: *Where Do I Go From Here?*

1 Timothy 6:10, 17--19

For the love of money is a root of all kinds of evil, and in their eagerness to be rich some have wandered away from the faith and pierced themselves with many pains. As for those who in the present age are rich, command them not to be haughty, or to set their hopes on the uncertainty of riches, but rather on God who richly provides us with everything for our enjoyment. They are to do good, to be rich in good works, generous, and ready to share, thus storing up for themselves the treasure of a good foundation for the future, so that they may take hold of the life that really is life.

“What I think we should do,” he said, “is fire the whole seminary faculty and replace them with evangelicals. These professors are way too liberal and they’re killing the church.”

Laughter and applause from everyone at the table but me.

I didn’t know anyone personally, having just met them, but I had heard of many of these people since they were infamous for being so outspoken on the proposed changes to the denomination’s human sexuality policies, which recognized and affirmed the full rights of baptism for LGBTQ+ Lutherans, and specifically marriage and ordination. This was eight years before the actual changes were made to our sexuality policies.

But then, the civil war was being fully waged, and I found myself sitting with those on the other side of the divide. I was now immersed among the resistance to LGBTQ+ rights within the Evangelical Lutheran Church in Canada, even sitting across the table from one of the most vocal and vitriolic opponents.

I had moved to Lethbridge from Halifax and I was at my first clergy meeting with Alberta pastors. Moving from Nova Scotia to Alberta was like arriving in a different country. In Nova Scotia, I was among the more conservative clergy. In Alberta, suddenly I was a flaming liberal.

In Nova Scotia, I was a staunch defender of Lutheran orthodoxy. I celebrated the foundation on which the Lutheran theological tradition was built, and I stood firm on that solid foundation while exploring the outer reaches of my faith. Words like diversity, inclusion, and welcome were sprinkled in sermons and public declarations as they proclaimed values that were infused into my understanding of the gospel. However, I never strayed from the Law-Gospel dichotomy or the doctrine of justification that declares that we are saved by grace through faith and not by works of the Law, both of which are foundational for Lutheran doctrine.

In Alberta, I saw Lutheran orthodoxy gleefully weaponized against fellow believers and the wider secular world by many pastors and lay leaders. Jesus may love you, but the Bible says you are an abomination if you engage in what they called “homosex,” a childish epithet used to denigrate anyone whose sexual orientation strayed from the heterosexual norm. Words like pervert, degenerate, and anti-Christ were aligned with words like liberal, progressive, and homosexual.

The word truth with them always came with a capital “T” and “Truth” meant whatever they said it did. Fundamentalism was passed off as orthodoxy. “Traditional values” was just a theological cover for protecting their disdain for people they didn’t like.

I found it revealing how comfortable they were with what I saw as their bigotry. I was a newcomer to the area, especially when I arrived from the Eastern Synod—which was

understood as the most theologically liberal and socially progressive part of the church—and so I was shocked by the ease with which they maligned LGBTQ+, immigrants, and other people they didn't want in their communities.

So they either assumed that I was on their side or they didn't care what I thought because they knew that they were the majority, at least among that group at that meeting. Or it was a shot across the bow, letting me know what would happen if I crossed a boundary?

Or they were so familiar with each other and their own bigotry that it was their natural state.

“Does this congregation expect me to attend these pastors' meetings *every* month? All they want to talk about is the ‘evils’ of homosexuality,” I asked at my third council meeting at Lutheran Church of the Good Shepherd in Lethbridge.

I had been to three “clergy clusters” as we call them, and the negativity and drama were getting to me.

Knowing laughter erupted around the council table. They knew the cast of characters well since many of these pastors had been in southern Alberta for a long time.

“I think it's important that you maintain those connections,” a council member said. “But I hear what you're saying. Some of those guys can get really loud.”

“Maybe just go a few times a year, perhaps quarterly,” said the vice-chair. We don't want to burden you, but as was said, we're part of a wider church and building relationships is important.”

So I backed off clergy clusters. But the issue of LGBTQ+ inclusion remained at the centre of Lutheran politics for the next eight years and would soon create a financial hole in the wider church.

“Lutheran Campus Ministry--Edmonton is becoming a recognized ‘Reconciling in Christ’ ministry. Our board is really excited about this,” said the Lutheran chaplain at the University of Alberta (U of A) over beers in my hotel room during a Synod convention.

“What’s that going to get you?” I asked

“It will tell LGBTQ+ students that we’re an affirming space, that we’re not a bunch of religious wackos who will tell them that they’re going to hell because of who they are.”

“How will they know that from the designation ‘Reconciled in Christ’?” I asked.

“It’s right there in the name. That’s the term we use for those churches and ministries who have been approved by Reconciling in Christ, the organization that gives out that title—to identify as ‘Reconciled in Christ’ is to publicly affirm that LGBTQ+ people are welcome in our community.”

“I don’t see the connection.”

“It’s right there in the name,” he said again. “That’s how people will know. That and the rainbow flag on our sign,” he responded.

“So if I walk up to any random gay guy or gal and say ‘Hey come join us, we’re ‘Reconciled in Christ,’” they would immediately know what you’re talking about? I’m not so sure. I’m guessing that they would think ‘Isn’t that what Christians are supposed to be?’ I would also imagine that they’ve been victims of bait-and-switch churches that publicly

welcome them then privately shame and try to convert them so the ‘Christ’ talk might be a barrier,” I said.

“Possibly. I dunno. It works in other campus ministries,” he said.

“To be honest, this looks like in-house politicking. ‘Reconciled in Christ’ sounds like a political term to provoke the anti-gay side of the church since no one else outside Lutheran circles knows what that phrase means. Have you gotten any pushback for going through this ‘Reconciling in Christ’ process?” I asked.

“Oh yes. Lots. We got a few angry emails from the usual crowd. The bishop wrote us a letter warning us against dividing the church. We also lost a few donors. I was surprised by that. It set us back financially quite a bit. But hey, it’s the cost of discipleship, right? People over profit!”

My conversation with the U of A campus chaplain foreshadowed what would happen first in the wider church and then in local congregations when the changes to ELCIC’s human sexuality policies were approved at the national church in convention in 2011.

Within a year of approving the changes, roughly 15 churches in the Alberta Synod left our denomination. The year after that, another 15 churches voted to follow them out of the ELCIC. Two more left over the next five years.

The Synod of Alberta and Territories took the biggest losses in our denomination with 32 out of 130 churches leaving to join more socially and theologically friendly Lutheran bodies.

The impact on the Synod budget was immediate. The bishop at the time restructured the office, reassigned staff, and trimmed expenses. The Synod treasurer made some adjustments to the budget, nibbling around the edges, trying to soften the impact to important ministries that the bishop had identified as a priority.

But it was clear that the Synod had to restructure. The financial loss of 32 churches was felt as deeply as the spiritual and communal loss of so many siblings in Christ. This impacted the short-term viability and long-term sustainability of many churches and Synod ministries.

Lack of revenue was affecting our identity. Who was this smaller Lutheran family? What was our role in the community? What can we still do together? What can we afford?

Is money driving organizational change or is the Holy Spirit? Or is the Synod's financial situation a challenge by the Holy Spirit to think creatively, to drive us to more active discernment, and to lead us to rethink what is possible? What is the opportunity here?

For me, as important as these questions were, it felt like we weren't identifying the problem. The problem wasn't a lack of mission or discernment. The problem wasn't about identity or lack of innovation.

The problem was money. Where is the money and how about we go after it? I didn't want the consequences of our denomination finally giving LGBTQ+ Lutherans their full rights of baptism to mean that the Synod would be hobbled financially and therefore missionally. A missionally diminished synod, to my mind, meant a win for the other side since that was their intention.

The same thing happened here at FLC. Seven or eight years ago when this congregation approved the changes to the national church's sexuality policies, this church lost many members because of that decision.

It was the right decision. However, the financial reverberations of losing so many members at once are still being felt.

But also, we're living in a changing Canadian religious landscape. People aren't coming to church like they did even a few years ago. I don't have to go through all the data, but "nones"—meaning those who do not identify with any religious or spiritual tradition or practice—are the fastest-growing religious demographic in Canada. So we have social and cultural forces working against us. Church growth techniques and evangelism programs don't have the same effect as they did even ten years ago.

Of course, money shouldn't be the evangelistic driver. We serve people, not their bank accounts. But losing members definitely impacted FLC finances.

COVID certainly didn't help our financial situation. If it weren't for the government supports, FLC would have closed its doors. Despite your generosity, the economics of running a church during a pandemic is surprisingly difficult when you can't depend on your regular programming of which a social element is a fundamental aspect of the experience. Plus, no one actually likes Zoom gatherings.

Despite all the hybrid models that are being offered and all the opportunities they bring, it's still not the same. I'm tired of everything being online.

The good news is that FLC, despite our current challenges, is in a better financial situation than most other Lutheran churches. And we are situated to grow financially *and*

missionally through our community partnerships. We're not there yet, we have a ways to go, but I see us heading in a positive direction.

But then, when I say that, my money wound starts to ache and I begin to ask uncomfortable questions that infect how I do my job.

What if, after 18 months of COVID, people realize that they like Sunday morning brunch more than going to church?

What if people stop seeing the value that the church brings to their life and their community and stop giving to the church and redirect their giving to other organizations whose impact they can see more concretely?

What if people see more growth in other spiritual explorations than the ones I'm guiding them on?

And more personally, what does this mean for me and my relevance, the gifts and skills I bring to the world? Does the world even need a preacher right now since fewer and fewer people are attending church and are giving in patterns less proportionate to previous generations?

What is God saying to me as I lead an organization that has diminishing social influence and impact?

What is God saying to the church through money? What is God saying to me through money?

Having been ordained just as the winds of church decline culturally picked up, there are moments when I feel like Sisyphus, doomed to push that rock up the hill only for it to fall back down to the bottom again, and then repeat the exercise for eternity. What have I been doing for the past 22 years?

The question of value—what value I bring to the world as my work, what I do for a living that looks less and less important to people’s lives—becomes central. Is pastoral ministry what I should be doing to make money? Is someone better suited to take on this role? Does a younger generation of pastors have the energy and insight to renew a hobbling institution? Can they see around corners where my vision has been focused in one direction?

More foundationally, am I hearing my parents’ voices saying that having joy and fulfillment, impact and recognition, as well as vocational and financial success are for *other* people, not for me? We are not that people. You are not that person. Just be grateful for what you have. Don’t get ahead of yourself.

If that’s true, then where do I go from here?

“For the love of money is a root of all kinds of evil, and in their eagerness to be rich some have wandered away from the faith and pierced themselves with many pains...” Paul writes to young Timothy who had been complaining about members of his community thinking they were better than others because they had more money.

You may have heard “Love of money is the root of all evil,” when that’s a misquote. It’s interesting to me that Paul identifies “love” of money as being the root of all kinds of evil. I wonder if he’s writing out of his own money wound. I wonder if, when he lost everything when he gave up everything to follow Jesus, his relationship with money changed with his new identity in Christ.

It could also be said that fear of money leads to all kinds of evil. Resentment of money also leads to all kinds of evil. Any trauma-based relationship with money breeds toxicity and opens up a money wound.

Paul could be channeling the most basic human temptation to love something more than God. But he uses the word love to describe a toxic relationship with money. They loved the certainty, security, and status they believed money provided.

“As for those who in the present age are rich,” Paul goes on to say, “command them not to be haughty, or to set their hopes on the uncertainty of riches, but rather on God who richly provides us with everything for our enjoyment...”

Money was pulling them away from God, but at the same time, money was pulling them away from who they were, who God created them to be. And money was pulling them away from each other. They didn't approach wealth with humility and service, but with fear of uncertainty and pride in believing money made them better than their siblings in Christ and they were more important than the neighbour they were called to serve.

“They are to do good,” Paul says, “to be rich in good works, generous, and ready to share, thus storing up for themselves the treasure of a good foundation for the future, so that they may take hold of the life that really is life.”

This is one of the reasons I became a pastor. I clearly didn't do it for the money. In fact, in the second sermon of this series I said that I worried that becoming a pastor was a way to run away from money and to run away from myself.

I wanted to do good. I sensed the “life that really was life” meant that service to others was at the heart of my vocation. But it's only “life that really is life” if you're doing it out of joy and not shame.

I could find joy in my vocation, I could find the life that really is life if I tended to my money wound, the feelings of shame and unworthiness, the questions of value and purpose. All that woundedness that was given to me by my parents and the generations that preceded them and that was passed down through families and communities needed to stop with me.

That's when I turned to the cross where God in Christ entered the most primal human experience where generations of woundedness and trauma infected humanity, where sin and alienation multiplied on the earth, where people forgot who they were and believed the lies that the serpent told them which caused them to run away from themselves and from God, bringing death and hardship upon themselves.

As human woundedness, sin, alienation, and trauma hurtled through the centuries, destroying people, families, communities, and countries, Jesus cried out from the cross "This stops here!"

In Jesus's death, God entered our primordial woundedness. Human woundedness became God's woundedness. When Christ rose from the dead, John reminds us that Jesus kept that woundedness in his body. Those wounds never fully healed. Perhaps that was to remind God that resurrection doesn't mean we fully heal from our wounds, but that when we tend to them, we know that new life is possible.

That's why when my money wound flares up, I can take note. I can feel that anxiety and shame. And then I can also remember that something new and beautiful is possible. And not just possible—something new and beautiful is a living reality in my life.

The wound doesn't guide my life as much anymore. As I tend to my money wound, I return to myself. And as I return to myself, I return to the God who created me in love for

love. It means that I recognize those moments of temptation to run away from who I am to embrace false security. I can, with the Spirit's guidance, return to myself and God.

That doesn't mean that I ignore the immense power money has in my life or in this world. Just the opposite. I cannot be naïve to money's temptation to greed, idolatry, and power, and the woundedness of shame and unworthiness.

Tending my money wound means that I recognize that there's a greater power at work in my life and in this world than money's power. By tending to my woundedness, I can grow more fully into myself and who God created me to be. The alienation I felt between me and myself and me and God is being reconciled. I'm emerging into a new creation in Christ *and* returning to that first Garden that God planted in me.

Christ by his cross and by the power of his resurrection proclaims freedom from anything that seeks to destroy or diminish what God has created in me. It plants in me a promise that what I bring to the world is what the world needs right here and right now, and that I am building something new and beautiful with fellow believers on their own journey of salvation.

So where do I go from here?

I move into the future trusting in God's promises of abundance because I am worthy of it. Not because I earned it, but because I am a beloved child of God called to serve the world God created in love for love. And I bring that trust to this community, reminding you of promises of abundance in an uncertain future that neither COVID nor tough theological issues nor church politics nor cultural changes can destroy.

The money wound will always be a scar on my soul, but God promises to provide the healing—the salvation—that I need in order to return to myself again and again and again, and in so doing return to the God who lives in me.

And in doing so I will take hold of the life that really is life.

May this be so among us. Amen.

Chapter Five

Reflections and a Spirituality of Money

Reflections

This research process has been one of the most difficult homiletical exercises I have ever experienced. The performative autoethnography method requires vulnerability; I believe I have fulfilled that requirement through the writing and preaching of the series.

In the writing of these sermons, I reached deep into my memory and found not just moments of disengaged or disembodied recollection, but that I was reliving some of the experiences. In ways I did not anticipate, this re-ignited some trauma from the past that has infected my money wound. My money wound, while inflicted from outside of me and not created on my own, nonetheless showed me how deep it cut. I recognize my patterns of behaviour more acutely now than before I wrote and preached the sermons. I may not have created my money wound, but it is now my responsibility to see that it is tended to so that it will not infect others, whether my family to whom I have financial obligations, or my church which has a budget for which I am responsible for meeting. I will talk more about this in later sections.

Also, in the sermon writing, I began to feel increasingly uncomfortable with the use of the word “I.” While the performative-I (Spry, 2011) is a central focus on performative auto-ethnography, the incessant appearance of the word “I” made me wonder if my first professor had been right (Jacobsen, 1999) and that sharing my story of my money wound was an exercise in self-indulgence, and my listeners were a captive audience to my homiletical self-gratification. I began to worry that “I” was the focus of my sermon, not the God in Christ of whom I am called to proclaim.

Then I remembered that I proclaim the God who lives within me and is revealed in my story. My story as a child of God is a form of revelation as I am created in God's image and God lives within me. God is telling a story through me, and in doing so, the listener is invited to reflect on their own story of money and to connect with the God who lives within them and is revealed within their own story.

In the writing and preaching of these sermons, my money wound flared up and it needed tending to. My discomfort in writing and preaching such personal and private moments caused me to ask whether or not people wanted to hear my story. Was my story worth hearing? Who was I to tell my congregation a first-person narrative about my life over four weeks? That's a lot of time talking about myself. Was my story interesting enough to keep people's attention? Or were they merely tolerating this series out of respect for the pastoral office and their enjoyment of the rest of the service?

Those questions repeatedly appeared in the back of my mind in both the sermon writing and preaching. These were questions of worthiness and shame that are chief aspects of my money wound. My money wound was well apparent to me in the writing and preaching.

The preaching of these sermons was a unique homiletical task in that they took a form which was a departure from my usual homiletical "law/gospel" formulation that takes a variety of shapes in my preaching but is typical of Lutheran preaching. The "law" is the trouble or the sin that is identified in the sermon while the "gospel" is the proclamation of forgiveness or freedom from trouble or sin. I often draw upon "Lowry's loop" (Lowry, 2000) and its various incarnations in my preaching, or Wilson's (1999) four-page outline (Page One: Trouble in the Bible; Page Two: Trouble in the World; Page Three: Good News

in the Bible; Page Four: Good News in the World) as a homiletical structure. This is a clear law/gospel formulation.

For these sermons I used a linear form that took the listener through various phases of my life. I did not arrive at a full-throated proclamation of the gospel until sermon four. In that sense I have wondered if I can call these sermons a “series” since each instance of Lutheran preaching is assumed to be a gospel proclamation, announcing the good news of salvation in Christ to the listener whose ears are waiting for the relief of the gospel. Three of the sermons in this series did not offer a clear gospel proclamation. To the informed Lutheran listener hearing the first three sermons as stand-alone events would have had them wondering if the sermon was actually finished when I left the pulpit since it may have sounded like I was stalled in the “law” phase of the sermon.

My use of Scripture was also different from my regular preaching. My regular homiletical use of the Bible is an explanation of the passage’s meaning and how it speaks to everyday life using the law/gospel formulation. I am usually on the Bible’s “side” in that I am speaking on behalf of the passage, proclaiming the good news that I find in it. With the four sermons of this project-dissertation, the Bible passages were more like conversation partners illuminating my own experience with money and my relationship to God and myself. For example, at the end of the first sermon *Money doesn’t grow on trees, y’know!* I read the passage from Proverbs like a prayer that limited my life rather than connecting me to God. I did not pray that passage in the usual sense of praying to connect with the divine but instead in a recognition that I was projecting my fears and anxieties arising from my money wound to justify choices that limited my life vision.

Also considering Scripture, I wondered if I should read the Bible passages myself at worship to set the tone that would provide an initial interpretation of the biblical text so I could seamlessly transition into the sermon. Leaving the public reading of Scripture to the lector, as is the usual practice at FLC, would mean that the reader might emphasize aspects of the text that were not pertinent to my sermon.

However, figuring that I wanted these sermons to be part of the regular preaching experience at FLC, I asked my regular team of lectors to read Scripture at the appropriate time. Further, I realized that the congregation would be getting a lot of “I” and “me” in the sermon, so another voice would tone down my voice. Also, since FLC does not regularly follow a lectionary, I did not have to worry about other Bible passages being read during worship to muddy the homiletical event, and the congregation did not need to question why the readings I had chosen were read during worship.

These four sermons were much longer than those I usually preach. My sermons on a typical Sunday are between 1800 and 2300 words. These four sermons hovered around 3000 words each. I asked my staff at our weekly meeting if the sermons felt long. They agreed that they did not. They said, in fact, that the sermons did not feel any longer than my regular sermons. I was self-conscious about the sermons’ length, but I could have written much more. In these sermons I felt I barely nibbled the edge of my money-wound story. Even the stories I told could have had more background and nuance. While all the stories were true and captured the essence of the events, there was much more that could have illuminated them and that would have told a fuller tale of what happened and how the event impacted me.

While preaching the sermons, I glued my eyes to the manuscript which was on my tablet. I did not look up at the congregation as often as I usually would. In fact, in the four sermons, I only looked up at the congregation a handful of times. I was initially not conscious of avoiding eye contact. However, someone on the live stream of the service on the church's Facebook page noted that my head was down the entire time I was preaching. After that comment I became aware that I was not making eye contact with the congregation, but I still kept my head down and eyes stuck on the manuscript.

Upon reflecting on why I kept my head down and eyes stuck on my manuscript, I came to the conclusion that because I was telling such a personal and often vulnerable story, I felt embarrassed to make eye contact with my congregation because that would make me even more vulnerable. What would I see in their eyes? What would their reaction to my story say about their respect for me as their pastor? I was sharing such sensitive moments of my relationship with money, a journey that was fraught with moments of bad decisions and failed relationships due to the money wound infecting human connection. I felt very vulnerable indeed.

But I was not worried about their judgment. If I did not feel safe, I would not have shared my story so openly. My congregation has, on the whole, been a kind and supportive community and I wanted to include them in this Doctor of Ministry journey because my initial motivation to obtain this degree had been to sharpen my pastoral practice, my ministry with and among them.

However, it was the stripping of the pastoral persona that I have cultivated over twenty-two years of parish ministry that I worried would diminish me in their eyes. This persona has served me well for many years. It is a persona of a confident leader, a non-

anxious presence, one who usually shared targeted vulnerability to make a human connection, but nonetheless tried to hide real weakness in order to project strength and purpose. Intentionally divesting myself of this persona and sharing authentic weakness and real failure could have meant that I was seen a lesser but more authentic expression of who I am as a person and therefore who I am as a pastor. In sharing my moments of weakness, failure, doubt, and fear, my carefully constructed persona—a persona I believed was a central aspect of my perceived pastoral effectiveness—was removed one story at a time.

Additionally, in being so vulnerable I created an intimacy I was not looking for. In sharing stories that were so vulnerable, I felt a closeness with the congregation that I had not experienced previously. Vulnerability requires trust and trust breeds intimacy. That closeness made me uncomfortable. Not that I am uncomfortable with intimacy, but this connection was closer than I anticipated. So I stayed to my notes while preaching this series more than I have in any other preaching events to take myself out of that intimate connection.

That does not mean that I did not achieve “resonance” (Le Roux, 2016). At the door where I was greeting parishioners on the way out of worship, one senior member remarked, “You were glued to your notes the entire time. But when I closed my eyes and listened I would have never known that you were reading. Your words came out so effortlessly and sounded so natural. You really connected with me.”

That could be the result of me practicing the sermons prior to preaching them. I spent over an hour on the mornings they were preached to get what I call “the words in my mouth” so that the words I choose to preach (as opposed to write) are based on how they

sound as much as what they mean. The words also have to “feel” right in my mouth as I say them.

Further, as a former musician, I am sensitive to the “music” of the sermon. I am attentive to phrasing, where to breathe, how the melody—or argument—is shaped, how it rises and falls. Where staccato is needed to emphasize an idea. Where to accelerate tempo (*accelerando*) and where to slow down (*ritardando*). When loudness (*forte*) is needed and when to soften the volume (*piano*). And perhaps most importantly, when to rest—*pause*—so that silence can punctuate the meaning of what I was saying. Where to place the climax and how to lead up to that moment with hints throughout the four sermons, and how to express that climax when the moment arrived.

I practiced these sermons the way I used to study a score or learn my trombone part before a rehearsal when I was a musician. I brought this experience to the pulpit. I “performed” these sermons the way I would “perform” a piece of music. I did not have to memorize or constantly make eye contact with the listener to achieve resonance as a musician, and I did not have to in the preaching. However, I am sure I would have connected more deeply with the congregation if they could have seen my facial expressions and read my body language more clearly and if I had made more eye contact with the listeners and removed myself from the manuscript more often.

Therefore, I see the lack of eye contact and direct connection with the congregation as a loss. What was I protecting by keeping my eyes down on my script? In my script I felt safety. I did not deviate from one word that I had written. I clung to the script like it was my closest friend keeping me safe from being completely exposed.

But safe from what? Perhaps I was being kept safe from the judgment I was projecting on to them. They got the story—did they need to get my shame too? Then again it was my decision to preach these sermons. I could have explored the money wound in a myriad of other ways, ways that were less vulnerable and less exposed to the moral elements. I kept the listeners at a distance with my eyes focused on the words on the page and the performance I was giving.

Each week I prepared the gathered congregation for what they were going to hear. I explained that this sermon series made up the heart of my doctoral project-dissertation and described the performative autoethnography method. I did this twice each service, once during the announcements and again when I arrived at the pulpit to preach. I explained the process again at the pulpit because many people often arrived late to the service and would have missed my announcement. Also, by explaining what they were going to experience at the announcements time and again right before the sermon, I wanted to reinforce why I was going to be talking about myself for the next twenty minutes and why they would not be hearing one of my regular sermon formats. It was my way of saying that this preaching experience was going to be different from what they were used to. I wanted to explain that Jesus might not be explicitly proclaimed or even mentioned in this sermon. Further, it was my way of inviting the congregation to reflect on their own money story, or perhaps to identify their own money wound. It was a further invitation to the congregation tend to the wound that would be identified.

In the sections that follow, I reflect on each sermon individually then discuss what I have discovered through the sermon writing and preaching as it pertains to my own experience of money—my money wound. I also examine the implications for revenue

generation in my congregation and other ministries in which I serve. I conclude with a broader discussion on the spirituality of money and where this conversation needs to move forward.

The sermons have not been rewritten based on feedback I have received from my project-dissertation committee because I wanted to retain the integrity of the sermon process. I generally do not solicit feedback on sermons while they are being written and I felt doing so for these sermons would have compromised my regular preaching practice and the sermons would have been experienced differently by the congregation.

However, as I reflect on the sermons in the following sections, I include feedback I received from both my project-dissertation committee, my pilot-project supervisor, as well as comments from parishioners and staff at FLC.

Sermon One: Money doesn't grow on trees, y'know!

When I initially planned this sermon, I had only the Proverbs text in mind, and that passage was included in my proposal. To my ears, this passage described a middle way between riches and poverty that would soothe my sense of my unworthiness of riches but did not leave me in poverty either. The proverb is asking God for enough to live on so stealing to survive would not become an option and therefore profaning God by breaking the commandment “You shall not steal.” The proverb is also asking God to keep riches at a safe distance. My message was going to be that wealth is not needed for a purposeful and fulfilling life.

While it may be true that money is not required for a purposeful and fulfilling life, that insight is hardly new and did not adequately reflect my financial ambitions. As I began writing this sermon, I began to see the Proverbs passage as a recipe for mediocrity, which

was where my money wound was guiding me. I changed the use of that passage and placed it at the end as a prayer, as a warning of what my life could become if I let that vision guide my life decisions.

As I meditated on that passage, I began to experience it as a compromise, a path to a lesser life if I was led down a middle way between riches and poverty, driven by financial considerations rather than contribution and impact. So the Proverbs passage became my tacit inspiration for the second sermon on choosing a vocation.

The passage from Genesis 3 appeared to me while I was planning a confirmation class on the creation story. I had chosen the title *Money doesn't grow on trees, y'know!* months prior to the confirmation class preparation but during the confirmation class planning, the image of the tree in the centre of the garden caught my attention because of the obvious connection to the sermon's title. This passage ended up becoming the heart of this sermon and guided me to places I did not anticipate.

I grabbed that image of the tree of knowledge and began to explore what the fruit did to Adam and Eve. The tree took them out of the paradise of being their full authentic selves. They were no longer free people enjoying life in the garden. The tree did not make Adam and Eve grow with wisdom and insight. The tree, which now I see as poisonous, pulled them away from themselves. Just as the serpent lied to them about what would happen to them if they ate its fruit, the tree's poison fruit did not open their eyes to see their lives more fully but instead distorted their vision and made them tell lies about themselves so that they believed they had to cover their true selves in order to be loved and accepted.

I compared and contrasted the tree in the garden with the tree in my backyard growing up. I shared my earliest memory of money and that tree with the story of my father

getting angry because my brother and I wanted to see a movie. His explosion at the dinner table pointing to that tree and bellowing “Money doesn’t grow on trees y’know!” was financially formative for me because I began to link my desires with shame and money to my desires therefore connecting shame with money. My father’s outburst also taught me that money is inherently difficult to obtain. Money is scarce and it is obtained in ways that did not meet the effort needed to obtain it. More basically, money is hard to get, and I should appreciate what was provided for me.

I did not then have the words then but it is clear that my father was operating from his own money wound, a wound that was passed down through the generations. This intergenerational trauma response became the heart of my atonement theology where I implicitly suggested that the cross was a disruption of intergenerational trauma and that it can help close the money wound and provide a different way of living with money. This new way is more in alignment of God’s vision of abundance, generosity, and joy, a way that brings new life to others with its energy of possibility.

My father’s behaviour suggested his own feelings of unworthiness and shame which bred a fear of money in him and an inability to see beyond his own limited vision of providing for his family. My wanting to see a movie gave him a sense of inadequacy because he did not believe he could provide that experience for his children; he felt that judgment was brought upon his abilities as a provider.

I gravitated to the tree in the backyard as the sermon’s central image because I remember that tree with fondness, even if that fondness is tainted by my father’s outburst. The tree was a source of enjoyment as well as community connection. What I did not mention in the sermon was that my friends and I spent many hours in the tree. We loved

climbing it, swinging from the branches, and eating its pears. In that neighbourhood, most homes had a pear tree in the backyard, and the neighbourhood kids would enjoy the trees in each other's yards. That neighbourhood community was another form of currency that grew from that tree.

What I also did not mention in the sermon is that a few years after the incident at the dinner table, my dad cut the tree down and put in a swimming pool. I do not remember how I felt about the tree being cut down for a swimming pool, but in retrospect I might have asked how we could afford a swimming pool when I had been scolded for simply wanting to see a movie. My parents might respond by saying that we could afford the swimming pool *because* we did not see the movie or have any other extravagance during those years. Most families did not have a swimming pool. At the dinner table it was suggested that money was for other people not for us. Had something changed?

However, as I tell the story of being in the tree and seeing the fruit as both grace freely given as well as a means of transaction, I remember that was when I began to recognize life's ambiguities. Two competing ideas can be equally true simultaneously. Moreover, the fruit's beauty and tastiness was what gave it its value to people. Or the fruit could drop to the ground uneaten yet still nourish the earth with its nutrients as it dissolved into the soil. All these possibilities are expressions of grace: value and connection could be created in a multitude of ways. Transaction did not have to mean two selfish desires negotiating for a mutually beneficial outcome. Transaction can be formed by relationship where parties grow simultaneously because they are having their individual desires met for their own growth and the growth of the relationship. Life did not have to be so binary.

But I lived in a household in which ambiguity would not be welcome or at least not recognized. I was tacitly taught the world is unfairly transactional rather than relationally transactional, and we, as comfortable working-class people, often receive less than what we are worth because that is how the world works. My father was at the financial mercy of General Motors and the Canadian Auto Workers Union—that is how it is. We should be grateful for what we have and I should not aspire to be the one who makes important financial or economic decisions in this world. That is for other people. Not for us. We are on the lesser end of the transaction. Now let's go swimming.

Swallowing the idea that financial abundance (which is more than a working-class income) is for other people and not for us was like eating the fruit of the poisoned tree. That vision covered my family's eyes to what was possible for us, and by extension, for me. As I probed more deeply into the Genesis story, I found myself getting angry. I felt angry at my parents and their limited financial vision, and angry with myself for accepting that vision for my life. When I said that this story is about human alienation from God and self, that was a breakthrough moment when I realized that I had consumed the poisoned fruit and did not know my true self. I had been pulled away from myself by the expectations of those who guided my early years and I had kept my life smaller than it could have been.

After that breakthrough moment, writing the sermon felt like a confessional, an outpouring of what I was really experiencing. I named what I felt were the results of consuming the poisoned fruit. I named my money wound. I named the self-doubt, shame, and fear. I questioned whether my money wound and my alienation from myself had caused me to push away financial opportunities because I did not believe I was worthy of the

abundance they could bring. I asked if my desires were unacceptable and whether they stained me as a human being.

I defined the money wound more fully in this sermon as an introduction to the concept. It was a new idea for people. I wondered if some people resented being told they had woundedness that needed tending, a woundedness they did not know they had prior to hearing this sermon. However, comments at the door suggested to me that many people found the concept of the money wound helpful in discerning and defining their own relationship with money.

My money wound needed tending because it was causing me to limit myself and what I have to offer to the world and limit how I received what the world is offering to me.

Writing that section was cathartic because I created language for what had previously been only an intuition. If I could name the wound, I could recognize it when it flared up. By putting words to what I had been experiencing, I could experience the feeling, recognize it for what it was, put it aside and move on from the discomfort.

Writing this section, paradoxically, also caused me to look back at the employment and vocational choices I have made and to question whether I made those choices out of intention and purpose or out of shame, fear, and unworthiness. In my early years, had I chosen minimum-wage jobs that were tedious and boring because I believed that was all that was available to someone like me? Do I acquire debt because I do not see myself as someone who lives financially unencumbered? Do I spend money as I receive it because I do not believe I am worthy of abundance? Is spending a form of self-sabotage? Is racking up credit-card debt a way of running away from myself, keeping me alienated from the

person God created me, and away from God as well? Did I create a negative cash experience because that is who I believe myself to be?

These questions appeared in my mind as I was writing this sermon. The preaching of the sermon intensified those questions. Standing in front of the congregation confessing feelings of shame and unworthiness was a homiletical experience unknown to me. I had shared experiences of doubt in previous sermons, but I had never shared experiences so personal to me. I admit that I was sorely uncomfortable preaching the section of the sermon close to the end when I confessed that my money wound needed tending and why, and when I shared the questions about whether or not I was worthy of having my desires fulfilled.

I knew during the writing that the preaching was going to be difficult. However, discomfort is built into the performative autoethnographic method. Discomfort reveals unspoken truths, laying them bare for people to reflect upon. Here it required both the preacher and the listener to contend with the common discomfort of the money wound. But it also says that if discomfort is a shared experience then healing can be as well.

As I moved to the end of the sermon, I guided the listener to Part Two, not by bringing resolution to the question of alienation through the gospel proclamation of a return to one's self and to God, but by deepening the wound in suggesting I was praying a prayer that would not benefit me, but a prayer whose words kept me limited. As previously mentioned, I read Proverbs 30:7--9 as an expression of further alienating myself from myself by subconsciously asking God to give me a safe but limited life as that passage suggests.

This passage read as a prayer provided a transition to the next sermon. However, that transition was disrupted by a verbal obstacle. Although it was not written in my manuscript, I decided in the moment to add my usual conclusion to a sermon: “May this be so among us. Amen” That conclusion was problematic because the story was not finished and yet that conclusion suggested the end of the sermon. Of course, it was the end of the current sermon but not the series. I regretted saying it as soon as the phrase left my mouth. It did not belong there. There was no gospel proclamation at the end of the sermon so saying “Amen” was inappropriate at that homiletical moment. God had not yet intervened and I had not yet demonstrated receiving the gospel promise of healing and new life. So why the “Amen”? So, in the later sermons, except for Part Four where I actually concluded with a gospel proclamation, I made sure to conclude simply with a variation of “The story continues...”

Sermon Two: Get a real job!

In this sermon, I discussed how I explored my vocational identity to discover if my money wound had guided my path to pastoral ministry.

This sermon was the most difficult to write because it was in the writing that I clarified a direct trajectory that brought me to my present pastoral vocation. I had always worried that I was living a compromised life because I had not followed my early vision of becoming an orchestra conductor and composer. In this sermon, I finally put into words why I became a pastor rather than a musician. I had not formulated this story so clearly previously. While the question “Why did you become a pastor?” is a common one asked of clergy, I always answered it by telling a tale of wanting to make a more concrete impact in people’s lives, or said that I went to seminary to try out pastoral ministry and found

myself four years later at my ordination out of inertia. These stories were true but lacked other pertinent details that shrouded my actual motives.

I had been afraid that if I actively explored the reason I went into pastoral ministry and discovered I had gone to seminary because of my money wound, with its shame and fear pointing me in the church's direction, I would learn that the answer was indeed, "Yes, I had chosen to become a pastor because it was a safer and easier path than that of an orchestra conductor." My family understood what a pastor was. They did not understand what an orchestra conductor was. Further, I could hear my mother saying, "That is for other people, not for you. That is not who you are."

While becoming a musician was my original intent, I always knew that trombone playing was not an option because of what the physical demands of long hours with a trombone on my face did to the muscles around my lips. While I made money as a trombone player in pit bands for musicals, various concert bands, pick-up jazz ensembles, filling in for friends and colleagues who were doubled booked, and the odd teaching job, the quality of my trombone sound was inconsistent and I could not always guarantee a quality performance that lived up to my own standards. People often ask why I do not play the trombone at church. The answer is that I have not played my instrument very much in twenty years and I do not want to share the sound I get from the trombone with people at this moment.

Orchestra conducting was another experience entirely. The first time I conducted a small brass ensemble of my peers when I was seventeen years old began a passion that made me think of music differently than when I was simply one voice in a crowded

orchestra. I could now guide the sound coming from the ensemble. I could shape what people were hearing and experiencing.

Studying music was like prayer. The most transformative class I took during my music degree was large form analysis. Large form analysis is where the structure of the piece is dissected. It examines how the composer uses form, harmony, and melody to express a musical thought. Analyzing music was like peering into the composer's heart and soul. I understood my beloved Beethoven more intimately. Mozart became alive to me as I discovered harmonic secrets previously uncovered. Bruckner opened faith to me with his complex yet elegant structures that expanded traditional forms. This class changed the way I heard and played music. I received the highest mark in that class (B+) which I saw as affirmation of my vocational choice at that time. It deepened my immersion in music beyond what I had previously experienced.

Telling stories of my musical background to my current congregation made me feel awkward, mainly because our services are contemporary. We do not use a Lutheran liturgy. I do not wear liturgical vestments except for the odd funeral. Our music is played by a rock or country style band. The church culture is aggressively informal since many of my congregation members work in the corporate sector where they must wear suits in their jobs and so they want to attend worship in casual attire.

The structure of the service is not based on the mass common to most Lutheran worship experiences, a mass which has its history in classical music. FLC's liturgical informality pares down the service to its essentials where the sermon is central rather than the Eucharist or the other elements of the mass. FLC's worship experience is to liturgy what rock and roll is to music—a popular form more easily accessible and understandable

by more people. This is not the crowd who has season tickets to the Calgary Philharmonic. I know I will not run into my congregation members at the live simulcast from the Metropolitan Opera as I did in other parishes I have served as pastor.

However, in telling this story of my musician past, I could feel people's engagement with the narrative. The details of our individual stories may differ but the experience is common. Like me, congregants worry that they have made life and vocational choices out of concerns over financial safety and security rather than out of purpose and intention. While they may have attained a certain level of affluence and influence, many look back with regret over lives handed over to family expectations created by their own family's money wound.

While I was writing the history of my family, my father appeared in my dreams. I cannot remember the dream itself but I noted that I dreamed about him. I woke the next morning feeling like I had had a confrontation with him, and I was relieved it was simply a dream. That experience told me that in writing about him I may have released some unresolved trauma from my past where his anger controlled my decisions. There may have been a part of me that was reliving those years as I was writing them. While I have, through counselling and other healing work, dealt with the trauma my father created in my life, it appears that the residue of that trauma still clings to my memory of him. That experience gave my money wound greater clarity as I reflected upon its origin; it reinforced my theory that money wounds are intergenerational trauma that I hope has stopped with me.

In my own experience as a father—a dad—to my two daughters I worry if or how I have passed down a money wound. My concern is that I could be so blind as to the depth of my own money wound that I might unknowingly pass on that trauma to my daughters.

A personal aspect of tending to the money wound (and that which makes up the heart of the atonement theology in sermon four, as mentioned earlier) is that intergenerational trauma can end with me. My daughters do not fear me the way I and my siblings feared our father. My girls have not seen me act out violently or in uncontrolled anger. They have never felt the back of my hand, have never been belittled or humiliated by me, and I have only raised my voice with them a handful of times, after which I apologized to them.

However, my worry is that any unrecognized trauma that I am not seeing, especially the trauma around money, will impact their own vocational choices. My goal as a parent is to help them to discern their own path and to follow their own gifts, skills, and passions. For example, my younger daughter who is seventeen and in grade twelve at the time of this writing says she wants to pursue a career in the visual arts. I wholeheartedly support this. Speaking as her dad, I think she has tremendous talent in drawing and painting. That said, I have noted that one of the reasons I did not pursue a career in music was because I did not receive training or guidance in the business side of an arts career. I have encouraged her to find a mentor to guide her in the money-making side of visual arts. Is that sage dad advice or me passing on my money wound to my children?

My older daughter, twenty years old and in third-year university still without a clear major, has plans to attend law school with the intention of becoming a lawyer. When I asked, “Why a lawyer?” she answered, “To make money, duh!” I worry that her answer is born from fear rather than intention and purpose and I wonder if law will be the fulfilling vocation I would like to see her enjoy.

I paired the passage from Genesis 3 with the ninth commandment because I wanted the two passages to play off each other. In this sermon, I wanted to explore whether my

decision to become a pastor rather than a musician was fruit from the poisoned tree. In earlier drafts of the sermon, I had assumed coveting to mean that perhaps I had coveted my neighbour's nice house, fancy car, or attractive spouse—the perfect life we are expected to obtain in our society. I wondered if I was coveting that life for trappings of comfort, knowing that was presented as a fulfilling life.

However, as I explored that feeling of coveting, I began to see that what I actually coveted was the false feeling of security and clarity I thought such a life could bring, a life I could not see myself creating for myself. Such a life would be available to me by changing my life's trajectory to a more sensible vocation. As I say in the sermon, that form of coveting pulled me away from myself. I was not the person that my parents told me I was. I was not built for a working-class lifestyle or even a traditional middle-class nine-to-five life. However, I coveted the clarity and safety I saw in my classmates who went to teacher's college after completing their music degree, those who quit music to attend law school, or those who played music on the weekends while they worked the rest of the week in their parents' businesses. I coveted that sense of security. I coveted what I did not have and what I thought I needed.

That coveting also felt like a betrayal of who I really was and how I was going to live my life. I was resentful that I had not been given a clear path to the life I envisioned and that I believed others were living. Perhaps this lack of guidance was a message from the Spirit telling me that God had something different, yet equally fulfilling, to explore. Like Adam and Eve in this sermon, the poisoned fruit of coveting opened my eyes to who I was *not* rather than providing wisdom and guidance.

What I coveted, that sense of safety and security, was not real to those who were the object of my coveting. I was coveting what I did not actually want. I was coveting false security and a veneer of happiness. I was not coveting fulfillment because that is not what I ultimately saw in my classmates. I saw my classmates as acquiescing to conformity and familial expectations in order to seek promised financial stability. Was I heading in the same direction?

While it appeared that my classmates were heading toward a comfortable and safe middle-class lifestyle, I knew intuitively that this was not what I wanted. I did not want to work for comfort but for depth. I wanted my contribution to the world to be based on creating something beautiful rather than maintaining a stable life. While the two are not mutually exclusive, I wanted to see the direct impact of my contribution, vocational energy, and labour brought to the world. A stable income should not be a contributing factor in how I planned my life.

Or was that true? In writing this part of the sermon, I had to get perfectly honest with myself. Did I become a pastor because pastoral ministry was a clearer, safer, path to a perceived stable and secure vocation than following the path to being a musician? Or was I moving with purpose and intention toward a life where I could impact people's lives and grow personally and spiritually? Was I running away from myself and the person God created me to be or was I running in the direction of a life filled with possibility and even joy? Was it my father's voice telling me to "get a real job" guiding my decision to become a pastor? Was it a calling from the Holy Spirit as Lutherans confess the pastoral vocation to be? Was money guiding me or was purpose and intention?

The answer to these questions is “yes.” As I said earlier, two competing experiences can be true at the same time. Writing this part of the sermon brought me peace as I recognized that my money wound had, in fact, played a part in my decision to become a pastor. Identifying and naming the fact that my call to ordained ministry was based on financial considerations as much as spiritual discernment was an important piece in coming back to myself. I can remove the hidden shame by recognizing that my pastoral discernment story does not have to eliminate the human element; I can admit my woundedness as a motivation for pursuing the pastoral call. I can embrace my money wound as I tend to it. I can say “Of course I was afraid of not succeeding as an orchestra conductor and the pastoral route looked easier and safer. But I also moved into this life with purpose and intention and was able to create a meaningful and impactful ministry that I do not regret.”

I had traveled so far and for so long in one direction that the thought of changing course had been frightening, but preaching this part of the sermon was liberating. I finally asked myself those questions about whether I was running away from myself or whether I was deepening my understanding of who I was created to be and to do. Did I need to recognize I had taken “a real job” or was I moving toward a renewed sense of vocation with purpose and intention that made the impulse behind the question real and apparent for all to see since now I was accountable for answering?

That brings me to two of my research questions, “What is God saying to me through money? How can money be a form of revelation?”

Money became a form of revelation when it guided me deeper into the life of the church and placed me as a leader within my community. Without money’s impulse, I would

not be serving God's people in this specific way. Affirmation of my pastoral skills by the people I have served as well as from colleagues and other church leaders has suggested to me that this is the role in which the Spirit has placed me. I have been given positions of significant leadership within my denomination from early in my career; the wider church and broader community have further signaled to me that I am effective in my pastoral calling and have strong leadership skills. That is not to say that I would not be serving the church if I had chosen another career path, but it is here in the pastoral role where I live out my Christian vocation, and I arrived here partly because of my money wound.

While I transitioned to the next sermon the questions were becoming more urgent in my next phase of life, I already knew the answer and was preparing the listener to hear it.

Sermon Three: Money, I Wish I Knew How to Quit You

An FLC staff member said, “This sermon was really difficult to listen to.” I chose the story of the rich young man because it haunts me. It haunts me because it reminds me how my money wound can shape my own spirituality and relationship with God. I worry that money concerns drive my spirituality which in turn influences how I manage church finances, especially in the area of revenue generation. Jesus’s seemingly black-and-white demand to the rich young man felt like an indictment to me. It also indicts the churches I have served since Canadian Lutheran Christianity is deeply immersed in consumer capitalism and would not receive well Jesus’s demands to the rich young man. I knew this sermon would be hard to hear but I wanted to explore that discomfort in this sermon.

The image of the turkey as an initial central image came from a misremembered event. I had remembered the 25-year-old turkey as being an actual donation from a

parishioner's freezer. Because this story had to do with my former spouse, I texted her to let her know that I was using that image in the sermon. She corrected my memory.

Former Spouse (FS): That's great! But it wasn't a donation or a real turkey.

Me: What are you talking about? I remember an actual turkey.

FS: Nope. Just a paper mâché turkey that I made as a stewardship symbol.

Me: What? For real? Where did the turkey idea come from then?

FS: It was from a book of church jokes that my dad gave me. What do you do with a 25-year -old turkey you found in your freezer? Give it to the church! Lol!

I had to rewrite the beginning of my sermon. I did remember the paper mâché turkey and I had wondered how we had gotten away with mocking the real donation by making the turkey to show what stewardship should not be, an illustration of how people give God their leftovers rather than their first fruits.

While the turkey did not make its way throughout the sermon, it did provide a vehicle to describe similar gifts within many churches I have served as pastor. Each item I listed was an actual donation that some well-meaning person thought the church could use. From those donations, I could explore, through my former spouse's vehemence, how material giving is influenced by people's personal spirituality or relationship with God. It also allowed me to show that spirituality or relationship is tied to a person's money wound, as a set up to a discussion on how the Bible discusses money.

The next section anticipated arguments I have heard from many Christians on how money and faith are compartmentalized as a way of protecting their financial status quo, especially in a consumer capitalist system that is designed to favour many if not most of the middle- and upper-class people in the pew. I knew, for many, faith meant dealing with

the questions of life, death, eternity, and meaning, while money and economics dealt with the tangibles of earthly existence. Greed, of course, is bad, but other people are greedy, not me. But, pastor, will I go to heaven when I die?

This attitude was why I chose the story of the rich young man. Christians have tried to diffuse this passage of its judgment by saying that Jesus was only talking to the young man who had done everything correctly throughout his life but whose wealth was creating an unhealthy relationship with God. Trying to repair that relationship, Jesus demanded that he divest himself fully of his money and material goods, that he stop financial and material hoarding. Jesus' demand indicates that the young man was breaking the first commandment—"You shall have no other gods before me"—through worship of his money and possessions.

In writing this section on the disconnect between faith and money, I aimed to rejoin the two back together so the listener could remember that Scripture provides insights on how money is a deeply spiritual aspect of our faith, I used the word "we" rather than either "I" or "you" because I wanted to include all of us, including myself in this indictment. I am immersed in consumer capitalism just as deeply as anyone in my congregation. I benefit from the market economy because they benefit from it. My salary and lifestyle are dependent on Alberta's strong economy, particularly the ethically troublesome oil and gas sector. Any prophetic condemnation of the economy must begin with "me" and "we." I may have seen more clearly how immersed I am in consumer capitalism, and I can observe its casualties within our community and on the planet, but unless I move to make changes to my lifestyle that diminishes my participation in the consumer economy that creates economic inequality and changes to soften my environmental footprint, I need to include

myself among those guilty of the compartmentalization of money and faith. We could explore the damages to the earth and the majority of its inhabitants created by consumer capitalism as a community.

In preaching this section. I was speaking directly to the congregation challenging them (and myself) to decompartmentalize faith and money, and then inviting them to reflect on whether I had touched on their own money wound. I used Scripture to illuminate their thinking beyond the default settings of faith equalling spiritual exploration and money equalling earthly dealings, default settings that keep us in dualistic safety.

Many people remarked to me that they found this passage difficult. Some shared interpretations they had heard that softened Jesus's challenge to the young man and diffused this passage in their own lives. This told me that Jesus poked at their money wound and that this passage brought them as much discomfort as it did to me.

Further, as a church in financial discernment, this passage challenged our own participation in consumer capitalism. FLC is an affluent congregation that likes to boast of using standard accepted business practices in its operations. My designation as CEO Pastor is reflective of the corporate culture that has been created at FLC.

Concretely, FLC recently had an experience that demonstrated that many in church leadership bring their work attitude to the church rather than bringing a church (or their faith) approach to their work. We were in negotiations with an early childhood education school that was interested in building on our property. Some on the negotiating team clearly saw the school as an adversary rather than a partner. The attitude of some FLC team members was that we had to obtain as much from the school as we could while giving the school as little as possible. The school's owner noted FLC's greed as seen in our inflexible

negotiating strategy during the negotiations, while FLC's team believed their business expertise was helping the church. But this came at the expense of the relationship between the school and the church.⁷ Money was the sole motivating factor for the FLC team. I felt that the church's negotiating team and council were like the rich young man, immersed in the market economy so deeply that notions of faith, partnership, and mutual benefit were peripheral, or at times nonexistent, to the negotiations.

In the next section, I did not expect the sermon writing to take me to the financial "problem" the church in Halifax struggled with. The \$80,000 the church had accumulated had caught Canada Revenue Agency's attention; they directed the church to disperse it. I paired this event with an argument that my former spouse and I had when she opened my credit card statement to find a balance owing.

Both the \$80,000 of accumulated surplus and the \$10,000 bequest, and the marital conflict provoked the beginning of a breakdown of a relationship, in one case, me leaving the call at the church in Halifax, and in the other, an early but soon frequent argument over money that eventually led to divorce.

My intention was to tell these two stories in ways that the listener could see both sides but could recognize my bias within my side of the conflict. I wanted the listener to be able to say to themselves, "I agree with the church council—endowment funds make good financial sense." Or "I totally get where your wife was coming from. What were you doing racking up so much credit card debt? I'd react the same way too..." I did not want to play the victim in these stories but attempted to share the conflict with both sides represented.

⁷ This relationship has since been repaired and the school has become a fruitful partner with the church.

I wanted the listener to locate themselves in these stories. Did they agree with me or my church council? Did they understand my then-spouse's anger? Could they identify other solutions to the conflict? Did my disagreement with the council reflect their own work challenges? Could they see themselves in their own family conflicts with money? Did they start to feel the ache of their own money wound in these stories of conflict?

I also wanted the church to know where my values were when deciding how to allocate resources. At the beginning of the COVID-19 pandemic, FLC's church council were, to my mind, being overly cautious about finances to the extent that the church's ministry was becoming compromised. They remained cautious despite new rental revenue, generous congregational giving, and government supports that have put FLC in a stronger financial position. My assumption was that FLC's council would have "sided" with the council in Halifax in this story because I know FLC's council is worried about the congregation's short-term sustainability and long-term viability; they have faithfully tried to reduce expenditures to the barest possible without removing the pastor and administrator. Scarcity and uncertainty are presently driving FLC's decisions.

The council in Halifax chose to protect the long-term viability at the expense of its short-term mission. FLC's council is choosing short-term sustainability at the expense of its current mission. Both decisions find their basis in financial fear—a money wound—rather than from a sense of mission and purpose. Both councils decided to invest in themselves rather than in mission to the community. In conversations with both councils, I have heard that they both believe that this is a responsible direction, protecting the church's institutional survival, without reflecting on the church's purpose.

In the Halifax church, the council's tepid support for the much needed and newly created Lutheran Hospital Ministries was disappointing. Having funds to invest in people's lives and build the church's mission is an opportunity most churches and ministries would envy. It was disheartening to see Christians choose self-protection rather than service to others.

At FLC, I am constantly protecting our outreach programs such as the tax clinic program in partnership with the Calgary Public Library and the Conversation Cafe as part of the Dementia Friendly Communities initiative that serves people living with dementia and those who have been touched by the condition. FLC's council has said that no FLC money will go to these programs and that I have to fund all our outreach with grant money. They have openly said that they do not see the value these programs bring to the church and question regularly why we pay a staff member to operate them.

In both cases, it appears that the council's belief was that the church is to exist just to exist rather than serve the community. I said in this sermon that this event in Halifax led to my eventual exit as I could not see a future with a church that was at the time inward-looking and self-serving. Outside of this sermon, I have had conversations with my bishop to discuss and discern if this is the time when FLC might require new pastoral leadership and for me to look for other ministry opportunities. The cavern between my vision for the church and that of the council is possibly too vast to bridge.

Similarly, financial conflict was a chief cause of my marital breakdown and eventual divorce. Our money wounds were on full display as we negotiated our financial future as well as how to manage our day-to-day finances. Fear of scarcity from my former spouse and fear of abundance from me clashed as I became identified as the spender and

she as the saver. Our financial attitudes and choices were driven by self-protection. For my former spouse, security was paramount. For me, unworthiness was. I saw money as something that would bring shame so I would rid myself of it to protect myself against those feelings. She saw money as a means of security so she saved as much money as she could to stave off the anxieties that scarcity brought. In my effort to reduce my shame, I brought insecurity to the family. In an effort to create and maintain security, the narrative became that money was always scarce, and we had to ensure that we never overpaid for household items.

While preaching, as I transitioned to the story where my former spouse woke me to confront me about my credit card balance, I felt a pain in my stomach because I knew the story was so personal, and for me, so raw. I knew confessing that I carried credit card debt was a massive admission that I struggled with personal finances. In preaching this section, I relived the moment of that fight and got slightly emotional. In the section later when we apologized to each other, I had to take a minute to sip on a glass of water because I could barely say the words “marriage counsellor” because grief appeared in my throat remembering that the counselling did not have a healing or reconciling effect and that our marriage had been headed towards total collapse.

I paired these stories to show how personal and professional money wounds could (and did) create conflict and the end of relationships.

I felt that I needed to define money. My definitions were not based on academic research but on what I felt I wanted money to be. I ended this section by asking: “Can money be holy?” At this point, I felt I finally came to the essence of what I wanted to discover through this research. That question speaks to the heart of how I relate to money.

If money can be holy then I can have money and celebrate it without having unworthiness, shame, and fear attached to it.

I fleshed out the question “Can money be holy?” by asking pointed questions about the rich young man and how money did or did not help him grow into who God had created him to be. I looked at whether his money would demand that he hoard his wealth to maintain his identity, sense of security, or alleviated his fear of uncertainty.

These are the questions that occupy the discussions I have with my council as we discern the church’s financial future and the mission it funds.

As I was preaching this sermon, I began to worry that the section on the turkey and the language around “people dropping off their junk to the church” was too strong. At the end of the service, before the final blessing, I said, “About that 25-year-old turkey. Don’t worry folks about the items *you’ve* donated. You *always* donate useful stuff that helps us move our mission forward! We will *gladly* take whatever you’d like to donate to the church and we’re grateful for whatever you can give us!”

The congregation laughed out loud and applauded.

Sermon Four: *Where Do I Go From Here?*

I concluded this series by exposing the chief reason the Alberta Synod and individual churches are in financial crisis: the fallout from changes to the sexuality policies of the Evangelical Lutheran Church in Canada (ELCIC) that include LGBTQ+ Lutherans in full rights of baptism. This specifically allows all people the rights to ordination and marriage, rights from which LGBTQ+ Lutherans had been previously excluded. As I mentioned in the sermon, the Alberta Synod lost the most churches in the ELCIC, which

meant a loss in revenue (or “benevolence”) to the Synod from congregational giving to the wider church.

I described two sides of what I call a civil war within the Synod. I began on the non-affirming side with the story of my first clergy cluster meeting when I arrived in Lethbridge from Halifax, a meeting where I found myself the lone advocate for the changes to the sexuality policies. Then I described a conversation with one of the leaders pushing the changes through internal politicking. My intention was to describe two sides of the issue not by advocating a hearing for each side of the issue (my bias was clearly expressed), but to put the conflict in ecclesial context. The non-affirming side demonstrated a reactionary response to a changing world; in my story, I was tacitly suggesting that conservative does not necessarily mean orthodox. The affirming side was naïve about the impending financial consequence to implementing the sexuality policies.

Locally, I reminded the congregation that when these policy changes were affirmed and implemented at FLC, the congregation’s weekly attendance had dropped by more than half. Many long-time members remember when, after the congregational vote was announced affirming the national church’s changes to the human sexuality policies, a large group stood up and left the FLC building in protest, dispersing themselves to other churches. Many FLC members left the church prior to the vote because they felt morally compromised even by discussing the issue. The result was that FLC was no longer the large program church it once was.

Almost half of FLC’s revenue at that time was tied to worship attendance; when people missed a week of worship they did not necessarily make up the giving the next week. As attendance numbers dropped dramatically so did giving. The remaining

congregants continued to give at their regular rate, but far fewer people now contributed each week. The staff and council encouraged people to sign up with Pre-authorized Remittance (PAR) so that people's weekly offerings would be directly deposited from either their credit card or bank account to FLC. The intention was to provide a more stable source of funding that would not be tied to worship attendance.

Fortuitously, this drop in attendance and revenue happened during the interim period three months prior to my arrival. The interim pastor who oversaw the vote and fallout from the sexuality policy changes was paid at a quarter-time salary and did not receive benefits during her ministry at FLC. Therefore, the immediate financial hit was not as strong as it would have been if the church had been served by a regularly called pastor receiving a full-time salary and benefits. Once I arrived, the congregation was obliged to pay the cost of a regularly called pastor.

Rental revenue from various schools and community organizations makes up roughly a third of FLC's budget and is growing to make up for the budget shortfall I mention in the introduction. The budget shortfall is directly connected to the loss of membership and giving from people who left FLC to join more conservative churches because of the affirmation of the national church's changes to its sexuality policies. In this sermon, I wanted to place that issue at the beginning to remind the congregation of the reason for our present financial challenges.

However, demographics and the changing Canadian religious landscape also needed to be discussed. LGBTQ+ rights and their financial impact is not the only issue placing pressure on congregational finances. Demographic changes are rendering churches a minority. I outline this issue more fully in the introduction, but in this sermon, I felt I had

to lay stark the religious changes to the Canadian religious scene so that the congregation would have a better understanding of what is happening in the world in which they are living their faith.

Then I addressed COVID-19 and the impact the pandemic has had on congregational giving. I also stated that FLC has remained strong financially throughout the pandemic and is in a good position for when we will finally return to consistent in-person programming. I affirmed the possibility of new community partnerships to both create revenue as well as build on the church's missional opportunities.

Writing this section required immense honesty about my anxiety over facing these religious changes to Canadian culture and society, changes that directly impact my role as a church leader. COVID-19 has changed how people connect in almost every aspect of life—from people's work patterns and social opportunities to family relationships and spiritual exploration. These questions reflect the worries I have about moving into an unknown future where the assumption within these questions is that I am not enough to meet those challenges. I ask questions of professional value and personal worthiness, wondering whether a younger leader who understands the changes this world is going through is needed to guide this community, assuming such a person may have better insight into what is required for missional effectiveness.

I was not playing the victim of having to respond to world changes I cannot control. I was affirming the anxiety that uncertainty was creating in me. I was not seeking affirmation of my leadership but instead was being transparently honest with my fears as I grappled to name the challenges I and the church were facing.

My money wound was on full display in this section, so I concluded by wondering if my anxiety over my professional inadequacies was caused by my parents' voices saying, "You are not good enough to handle this problem. Turn it over to someone else."

I concluded this section by asking, "If that's true, then where do I go from here?" I emphasized the word "go" as in "...where do I *go* from here?" when I said it. I hoped the listener would experience the question as an exasperation from lack of clarity and direction since I did not know where to "go" if my parents were correct in their judgment as it applied to my pastoral vocation. Had I reached my professional limit? If that's true, then what? Where do I go?

I chose the passage from 1 Timothy, in the next section because I saw my congregation in the problem for which Timothy was consulting Paul. FLC is an affluent congregation as previously mentioned, and I could see parallels between Timothy's congregation and mine because both placed money ahead of their faith.

My initial intention was to explore people's relationship with money as a spiritual issue, inviting the listener to see financial acquisition as a means of service rather than simply building personal wealth for its own sake. In planning this sermon in my mind, my intention was to pivot to talking about how making money and enhancing mission are not exclusive, and then offer a call to "take hold of the life that really is life" (1 Timothy 6:19) as a commission to serve others rather than the self.

However, in the writing I began to see a shift in how I was exploring spirituality and money. The writing became personal, and I turned that invitation back to myself. Throughout this study I was connecting money and life with the assumption that I was limiting my financial possibilities because of my money wound, a wound that was pulling

me away from myself and from God. While that was true, I started to wonder what it meant to actually tend that wound. Tending that wound, taking away its power, is what would lead me to “the life that really is life,” which I interpret as a life given to serve others.

So, if the money wound pulled me away from myself, what would it mean to return to myself and to God? What does return from exile look like? What is resurrection at this moment?

If I took the idea of trouble or sin and stripped it of its moral trappings and placed it within the category of intergenerational trauma, then Jesus' crucifixion would take on a new meaning for me: “As human woundedness, sin, alienation, and trauma hurtled through the centuries, destroying people, families, communities, and countries, Jesus cried out from the cross ‘This stops here!’”

Writing this passage helped me see the money wound’s power in my life with more clarity, and because it was more apparent, I could diffuse that power. Resurrection was not a total change to a new creation, but to a new way of seeing and therefore a new way of being. The last section of this sermon was a full-throated proclamation of the gospel where the resurrection was announced in my life to share with my congregation. This conclusion was a declaration of what has changed in me as I tended to my money wound as a form of resurrection. This is God’s activity and it is a message that God’s power has broken the power of shame, fear, unworthiness, and scarcity, and that I can, through the power of Christ and his resurrection, trust that I am becoming that new creation that brings life through service.

Resurrection is a metaphor for emerging into a new understanding of my life, the world, and my place in it, from that primal woundedness.

I then asked again, “So where do I go from here?” I asked this question not with an air of exasperation, but of joyous possibility. I emphasized the word “do” as in “So where *do* I go from here?”

I answered that question by sharing what the future, with a tended but still scarred money wound, might look like for my congregation. Tending to the money wound will help me move into the future with greater recognition of what is possible for me and my faith community, be it FLC, the Alberta Synod, or the Alberta Pastoral Care Association.

Also, I could ask that question for myself as I consider the possibilities that money could create in my life to allow me to more fully express who I am as a human being created in God’s image in love for love. I can use money to love the world by using it as a means of “social possibility” (Brueggeman, 2016) to enhance life for others. I also can use money to love myself by using money to grow more fully into who God created me to be, through using money for experiences that bring joy, growth, and connection.

For the listener, the resurrection piece might have appeared to arrive out of nowhere. As I was writing this final section, I was growing aware of the length of the sermon and the need to bring the sermon to a conclusion. The impact of that decision could be that the resurrection piece did not have the resonance that I was intending and that the gospel proclamation should have made up more of this sermon as my intention was to pull my story together so that good news could be experienced in my narrative. Short resurrection endings have been a common critique of my preaching throughout my career.

At the end of this sermon, I was able to wholeheartedly say, “May this be so among us. Amen” since the gospel was proclaimed (even if not as decisively as I intended).

As I said “Amen” at the end of the final sermon, it emerged that I had not specifically touched on broader economic themes that impact church finances, nor had I discussed the Hard Math or current ecclesial challenges. This could be because I assumed that these conversations were embedded in my narrative. However, that assumption was probably misplaced because a general listener to these sermons would not have explored my money wound from a church leader perspective.

Stepping down from the Pulpit: A Spirituality of Money

As I re-read these sermons, I note how they strongly describe a middle-class existence. I clearly did not have to contend with issues of poverty, houselessness, or hunger. Throughout my life, I have been well taken care of so that I could even consider a career in music that would be within a decidedly upper-class, educated world. The angst between becoming a conductor or a Lutheran pastor meant that I had to choose between two Master degrees, a conundrum that reflects my privilege. While I was the first person in my family to reach that level of education, and my parents (particularly my mother) sacrificed financially to ensure that I (and my siblings) had post-secondary education, these opportunities were (and are) unavailable to many economically and socially disadvantaged people in my community. My existential hand-wringing in the second sermon about my vocational choices make me a little embarrassed in retrospect because my privilege was so real yet unrecognized and unannounced.

Further, that privilege is a tacit acceptance of the world’s economic status quo. Very little in this sermon addresses my complicity in keeping the world’s economically disadvantaged in place through my participation in the market economy and its offspring, consumer capitalism. In my vocational choice, I never once considered a radical departure

from the dominant economic paradigm. While during those years I was involved with many social justice efforts, my vocational choices kept those efforts at a safe economic distance. The assumption was that I could be in “solidarity with the poor” (Gutierrez, 2014) while enjoying middle-class comforts.

I now question whether my spirituality of money has been informed by my own needs and desires at the expense of the world’s poorest citizens and most vulnerable inhabitants, especially as the climate crisis is no longer a future threat but a present reality.

As a Christian reflecting on my spirituality of money as I move forward from this study, I recognize I must include social, economic, and environmental justice in my reflections and in my actions. Since I cannot remove myself from consumer capitalism and the market economy without paying a social penalty (Goodchild, 2009) so that I am irredeemably immersed in a self-serving economic system that rewards self-interest, any reflection or action on the use of money must tend to that ambiguity. I must also embrace the radical impact and even threat that any economic renewal or revolution brought on by those at the bottom of the economic ladder will cause my own financial being. I must be willing to adjust to, embrace, or even help create a new economic system that places human dignity, common prosperity for the whole human family, and healing for the earth at the centre.

A Christian spirituality of money must transcend the basic categories of abundance, generosity, and gratitude and move toward justice, dignity, and economic inclusion. The earlier categories assume an individual relationship with money which is assumed to lead to either personal prosperity or life satisfaction. “Abundance” assumes that creation is sufficient to supply all that people need for a dignified and fulfilling life, only if we are

open to receiving it. “Generosity” and “gratitude” assume a power dynamic between the one who gives and one who receives in gratitude. The point of generosity is that it is not expected. No one is entitled to another person’s generosity. Generosity is grace which, by definition, is unearned or unmerited. Gratitude is receiving that generosity or grace.

Tending to the money wound means generosity leads to justice, gratitude moves to dignity, and abundance to economic inclusion. A person, then, is not generous if they feel generous. A person is generous because that is who they are. They give to participate in a broader mission beyond the positive feeling of being generous. A spirituality of money means that one gives of their resources, and specifically money, to help the world move toward economic justice and inclusion. A spirituality of money moves from gratitude to dignity because the one receiving justice from generosity now participates more equally in the economic transaction and takes on a more dignified place in that negotiation. Abundance means economic inclusion of those previously shut out of the hoarded materiality of consumer capitalism.

A personal spirituality of money cannot exclude the broader implications of economic participation but must be at the heart of it. If it is true that the money we receive is not our own but God’s and that stewardship is synonymous with discipleship (Jacobsen and Kelly, 2009), then our money also belongs to those who need it more than we do. Or in personal terms, my money also belongs to those who would better benefit from its use, particularly those who are the casualties of consumer capitalism. As disciples of Jesus Christ, our call is to take seriously his mandate to care for the poor and stand up to the wealthy for whom the current system is created and maintained.

A personal spirituality of money as described here does not reflect a change in the current dominant economic paradigm but points to a future eschatological hope of a broader vision of economics and prosperity. Tending the money wound helps us break free from shame, fear, scarcity, and selfishness to find one's self in a new vision of creation's abundance. Financial exchanges become holy transactions as financial decisions are based on what is possible for everyone, toward a common managed abundance, instead of solely for the self.

A personal spirituality of money does not create an identity from money, but a person uses money to express their deepest hopes and values. Today, it recognizes the toxic results created by consumer capitalism, such as income inequality and environmental catastrophes, and lives with the ambiguity that while one cannot fully break free from these forces, our economic participation can support an alternative vision for what the world can be by supporting businesses and organizations that share their hope-fuelled vision.

As the money wound is tended, a personal spirituality of money brings people back to themselves. As people use money with a tended-to money wound, money becomes a form of self-expression as it is used to build a life and community that enhances who they are and who they believe the world to be. Money is both generated and deployed for that pursuit.

So also with churches and ministries. For congregations, exploring their communal money wound and common spirituality of money could mean that they might try to break free from the Christendom paradigm that uses money to protect the church institution rather than serving the community. Tending the church's money wound of self-protection, historical memory, nostalgia, financial scarcity, and common identity could invite a radical

reorientation of how churches and ministries are structured (more on this in chapter six) to better express their faith as they deal with financial challenges creatively rather than being reactive to social and economic forces (the Hard Math) they cannot control.

It is important that churches recognize the Hard Math and the impact it is having on current financial challenges because this can breed anger, fear, and dissension, and create unrealistic expectations for clergy and lay leaders as many people in the pew yearn for a church that cannot ever return.

This moment of uncertainty opens a myriad of possibilities for churches and ministries as they tend to their own money wounds, to more deeply discern where the Spirit is leading them in these unprecedented and uncertain times. The question “What is God saying to us through money?” could perhaps be answered by exploring the opportunities for change and growth this crisis has brought to the church.

Tending the money wound, either as a personal journey or as a communal commitment, means shedding the toxicity of consumer capitalism and disrupting the generational trauma that created the wound. As the wound is tended, a new vision of what is possible for the individual and the community allows the individual and community can grow more fully into who God created them to be.

Chapter Six

Implications and Conclusions for Further Research and Practice

My intentions for this study are already starting to come to fruition as I complete the writing for this project-dissertation. The conversation around money and sustainability has started within the Alberta Synod. The resource-generation task force that my bishop asked me to lead to help draw needed revenue to the synod has been active in creating a fundraising strategy, starting with a robust planned giving campaign for people to remember the Synod in their estate planning. As a task force when we say stewardship we clearly and unabashedly mean money, an insight gleaned from this research.

Also, a pastoral colleague has asked that our two parishes partner to explore the concept of the money wound both with our members as individual Christians, and with respect to the congregation's money wound which impacts how or even if a targeted stewardship focus is engaged.

Further, my bishop has asked that I help lead, along with the revenue-generation task force, a discussion at the Synod's All Area Gathering, a day-long gathering of members from all five of the synod's areas to discuss and discern the synod's future direction. The bishop has asked that the conversation centre around money, not stewardship, as I recommended to him that money, or "treasure" discussions get lost among "time and talents" because those latter topics are much less loaded than conversations about money.

While the details have not been finalized, my initial plan is to have people come prepared to share their own histories with money in order to discern their own money

wound and that of the parish or ministry they represent. Participants will be free to share or not share as meets their comfort.

Beyond these initial implications for this study, I have identified four areas for further research and practice that could emerge from this project-dissertation:

1. Implications for First Person Narrative Preaching and Sermons About Money
2. Implications for Stewardship Conversation and Planning
3. Implications for Ecclesial Structural Renewal
4. Implications for Further Reflection on the Spirituality of Money

Implications

1. Implications for First Person Narrative Preaching and Sermons About Money

As mentioned in my literature review, narrative preaching has shaped mainline homiletical approaches since the early 1970s (Craddock, 1971; Lowry, 2000), and more recent narrative developments emerged from this earlier homiletical work (Farris, 2018, McKenzie, 2010; Craddock, 2013). Despite this, very little reflection has been offered for specifically first-person narrative preaching since this approach recommends telling stories of *other* people's experiences or making up modern day parables that speak to both the biblical text and the sermon's practical application. Stories in this tradition are invited, but the preacher's personal story is not welcome in the pulpit.

Thulin (2004), who writes from an aggressively orthodox Lutheran perspective, requires the preacher to point away from the self and toward the God in Christ who saves the believer by grace alone through faith alone. Thulin's method is based on the theological assumption that God is not found within the believer as a beloved creature of God, as

Thulin sees the believer as a sinner who requires being reconciled back to God through the atoning sacrifice of Christ.

What is lacking in this approach is any expression of the human and divine stories converging in the life of the believer. The divine life is poured into the believer at holy baptism, a theology that, within the Lutheran tradition, has been inherited from theologians such as Thulin. One's baptism is to be remembered and renewed in gratitude regularly. But Thulin's method dismisses the preacher's own personal story as a source of revelation and therefore proclamation of God is entirely outside of human experience.

A fuller study could connect the human story with the divine within the preacher's own personal narrative. This differs from "testimony" (Florence, 2007; Long, 2013) in that testimony is a narrative that speaks of God's activity in one's life, but provides no homiletical framework from which to tell the personal story. While my discussion of testimonial preaching and Thulin's method provide guardrails to protect the gospel proclamation from homiletical self-gratification, no work has provided guidance about how the preacher can share one's personal story as a homiletical primary source or, to use the language of my methodology, embodied proclamation.

Further, this project-dissertation could provide the beginning of a broader conversation on how to preach about money from a place other than anxiety, an emotion that I identified as the literature's overall mood when it came to guidance on preaching about money. It could be that the preaching literature on money is infected by the writers' own money wound, whether hiding the topic of money, using stewardship parlance such as "treasure" in stewardship parlance among the other stewardship categories of "time and

talents,” as King in Copeland (2012) recommends, or connecting money with discipleship as Jacobsen and Kelly (2009) propose as a way of avoiding a direct discussion of money.

This project-dissertation could begin a more honest conversation about money within the church’s common life and the individual life of the believer. This might begin with an authentic homiletical expression that could trigger a new way for faith communities to discuss money as the preacher finds new ways to preach about money as they tend to their own money wound and find their own language to describe God’s activity in their life through money.

2. Implications for Stewardship and Planning

The literature review uncovered a commonality among stewardship material which is that most of the stewardship resources place abundance, generosity, and gratitude at the heart of their fundraising efforts, and do not expressly define the Hard Math. This could be the reason why many fundraising efforts do not meet their objective as economics are working against revenue generation. Unless the Hard Math is expressly named, stewardship efforts will continue to fail to meet their intended outcome.

Further, facing the Hard Math may require new stewardship strategies to meet current and future challenges. Innovation and creativity are required to push back against forces that are beyond control but nevertheless present an uncomfortable current reality. Changes to ecclesial structure may need to be explored (see below) as an opportunity to reinvent (not restore) an institutionally declining church. Social enterprise may be a key component to serving the community while sustaining mission.

More foundationally, the stewardship resources being utilized by churches do not recognize the tension between liberationist-influenced theology, social statements, and

liturgies on one hand, and the capitalist activity of revenue generation on the other. This creates theological and spiritual compartmentalization as church leaders put aside their own liberationist commitments in order to raise funds to sustain their churches and ministries.

Therefore, research into how to integrate the Hard Marth into stewardship and fundraising efforts can name and perhaps overcome the tension that liberation theology brings to our sustainability activities.

3. Implications for Ecclesial Structural Renewal

As churches and ministries face tremendous financial challenges, an opportunity arises in considering how to restructure ecclesial communities to both meet the institutional need of financial sustainability and the church's missional mandate to serve God and neighbour. In the introduction, I note that financial need is driving theological innovation and therefore impacting the practical planning process of having to reorganize to meet financial obligations while also remaining missional.

In the Southwest Area of the Alberta Synod, where I currently serve as Area Dean, a conversation has begun to discuss how the area can be restructured to address financial decline among our churches due to diminishing numbers in the pews and offering plate. The need to work more closely as congregations, sharing resources and providing common programming, has been suggested. This suggestion has led to the development of a Southwest Area confirmation class which takes stress off the individual clergy and allows the program to become a shared experience by both rostered leaders and confirmands.

This one, small step is the result of a broader conversation of a "gifts-based" ministry where clergy and other rostered leaders are called to serve according to their personal ministry gifts instead of the current model where clergy are expected to be

generalists. In this new approach, pastors who are excellent preachers would preach, while those with the gift of teaching would lead the learning ministries and those who are gifted administrators would be given that task. However, the conversation has been fraught with anxiety from those who fear they will lose their pastoral positions since they cannot see where they would fit into a gifts-based church model.

This conversation toward restructuring churches and ecclesial jurisdictions could be guided by an honest exploration of the money wound because renewal must come from a place of possibility rather than fear, shame, scarcity, and anxiety. As churches and church leaders tend to their personal and organizational money wounds, new opportunities for service could appear and congregational leaders could be more inclined to take more missional risks rather than react to financial struggles by protecting the institution.

Further, an intentional conversation about money and ecclesial restructuring could help answer the stewardship question, “Why should people give to the church specifically?” as congregational members begin to participate more fully in the life and mission of the church, rather than being passive recipients or participants of the church’s programming.

4. Implications for Further Reflection on the Spirituality of Money

As the literature review notes, very little research has been written on the spirituality of money from a moderate to liberal Christian perspective. Prosperity preaching (e.g, Osteen 2020) has dominated mainstream consciousness of a Christian approach to how God uses money in the believer’s life and the broader church life. From the Lutheran perspective, prosperity theology is a heresy outside the teaching of historic Christianity, leaving a gap that most Christian teaching has ignored. The literature uses words such as

generosity, gratitude, and abundance. However, there is nothing within the historic Christian proclamation that specifically identifies these concepts as they impact the believer's relationship to money.

This rift opens up an invitation to look more deeply into the spirituality of money as a lived experience in the believer's life from a specifically Christian perspective that draws from biblical themes as well as from the tradition that has informed Christian theology.

The theological traditions that critique consumer capitalism such as liberation theology (Gutierrez, 2014) are important correctives for both stewardship and spirituality explorations as neither area has yet considered the broader economic impacts that participation in consumer capitalism imposes on the economically vulnerable and the earth itself. An emerging Christian spirituality of money must consider the toxicity of our current economic paradigm by using a broad hermeneutic of "love your neighbour as yourself" as a guiding Christocentric principle that challenges the global economic empire-building impulse as well as the local participation in that imperial effort.

Further, an emerging spirituality of money must name the eschatological economic tension of living with the "not yet" of economic salvation as the individual believer and churches seek to serve their community by using the financial tools of the empire while simultaneously working toward a different economic vision.

More fundamentally, an emerging spirituality of money from the Christian perspective must identify what Paul meant when he said,

They are to do good, to be rich in good works, generous, and ready to share, thus storing up for themselves the treasure of a good foundation for the

future, so that they may take hold of the life that really is life (1 Timothy 6:18--19).

Conclusion

This project-dissertation is a personal exploration into my own money wound to discover how my own history with money has impacted how I generate revenue within my own congregation and the various ministries I serve. Through a sermon series I preached at First Lutheran Church in Calgary, Alberta, Canada, I shared my own history with money, both personally and as a church leader.

This study both affirmed my vocation as a preacher and my call to serve within the wider church—in my own congregation, as president of the Alberta Pastoral Care Association, as chair of the Alberta Synod’s revenue generation task force, and as chair of Lutheran Campus Ministry--Calgary—to help raise needed revenue to sustain the important ministries that bring life to our community.

Personally, this study has led me to delve more deeply into the money wound as it impacts clergy and other church leaders. This insight has inspired me to obtain more training in helping others tend to their money wounds as a counselor and/or spiritual director. Further, I am exploring how to become more proficient in fundraising and social enterprise to help lead the organizations I serve to a more sustainable future. This project-dissertation has caused me to examine the opportunities provided by current financial reality and to take a leadership role in discovering the ways churches and ministries can raise revenue to enhance their mission.

I anticipate that the church and its various ministries will continue to struggle financially in the short term. The Hard Math will get even harder as inflation reaches a

historic high (Evans, 2021) and wages are not keeping pace. People will have even less funds to contribute than pre-COVID. The financial challenge that churches and ministries face will continue to escalate.

However, with an honest exploration of the money wound, and as we tend such wounds together, a new financial vision can emerge as churches and ministries faithfully move into an uncertain future, confident that the Spirit has given us the tools to meet this challenge.

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