OPENING HYMN

"The Lord's My Shepherd", ELW 778

OPENING PRAYER

Before the world began, before mountains arose or rivers flowed, before houses were built or coins were minted, before accounting and spreadsheets and bank deposits, before all of that, there was you, Lord God. Make us attentive to your Holy Scriptures and to each other. Keep us mindful of your immensity and confident of your love and redemption, regardless of our "net worth" on paper or in the eyes of the world. You are our treasure, and we are forever yours, O Christ our Lord. Amen.

FOCUS VERSES

"Do not store up for yourselves treasures on earth, where moth and rust consume and where thieves break in and steal, but store up for yourselves treasures in heaven, where neither moth nor rust consumes and where thieves do not break in and steal. For where your treasure is, there your heart will be also." (Matthew 6:19-21)

MATERIALS NEEDED

- Bibles (NRSV)
- Hymnals (ELW)
- scrap paper and pens or pencils
- (optional) a clearly marked offering basket

Money, stewardship and generosity

Session one

Money: What do we treasure?

BY CHRISTA VON ZYCHLIN

INTRODUCTION

"Time, talent, treasure... but the greatest of these is treasure."

Chances are you recognized that the sentence above is not from the Bible, especially if you think of treasure as financial wealth. After all, treasure, or wealth, is not highly valued in the Bible or among the spiritually minded. Or is it?

Share aloud or reflect:

- Set a one-minute timer. Before the timer ends, jot down as many biblical teachings or stories about money, wealth or treasure as you can.
- 2. In a few words or a sentence, share with the person next to you: What is your overall impression of biblical views about money? Jesus' view of money?

Scripture mentions money surprisingly often. According to *Tithe.ly*, an online giving platform used by many churches, biblical references to money, possessions and wealth are more numerous than references to love, faith or prayer! Consider these statistics:

- More than 2,000 bible passages refer to money, possessions and tithing (giving 10 percent of your income to God).
- 16 of Jesus' 38 parables deal explicitly with money and the use of material wealth.
- The word gold is used 545 times in the bible and silver (kesef in Hebrew, used as a synonym for money) is mentioned 385 times. By comparison, the word prayer is used only 254 times. (You can search for words and topics at biblegateway.com.)

Jesus refers to money and material possessions more often than he does to heaven or hell! It makes sense (or cents!). After all Jesus lived as a real human in the real material world, with all its needs, wants, inequities, and joys:

- Growing up, Jesus would have known his
 parents were too poor to afford the usual
 temple sacrifice of a lamb after his birth (Luke
 2:22-24), so they made do with the "poor
 people's sacrifice"—a pair of birds (Leviticus
 12:8)..
- Medical care has always had wonky pricing.
 Consider the chronically bleeding woman who had spent all she had on years of doctoring
 (Mark 5:25-26) before Jesus healed her with a touch of his robe—and for free!
- We know that Jesus' disciples kept an eye on costs-even the cheapest lunch for a crowd of 5,000 was more than they could afford (John 6:7); which made Jesus' miracle of fish and loaves so wonderful, both spiritually and materially.

The Reformation began in the 1500s, largely because of money. Using corrupt church fundraising, church leaders were luring people to believe money could pave the way to the good life not only on earth but also in eternity—and the bigger the "gift" to the church treasury, the more heavenly goodies you earned! Martin Luther was aghast and protested

that the buying and selling of spiritual gifts had no biblical basis. In fact, making money the basis of a person's value is the exact *opposite* of the gospel: We are eternally treasured because of the freely given love of Jesus Christ.

In the centuries since, mainline Protestant teaching (or lack thereof) has arguably led to an opposite corruption—that of thinking that life in Christ has nothing to do with our use of money and wealth. John Wesley (1703-1791), the founder of the Methodist Church, would often ask his church members how their Christianity had affected their pocketbooks. Today we might think about our credit cards, Venmo account, educational expenses, retirement accounts, the wages we pay (or demand), gifts to friends and relatives, and church and charitable giving. Where are our hearts, really? Whom or what do we trust most deeply? Does our earthly treasure free us or separate us from our Heavenly Treasure?

Given the deep spiritual significance of money and material wealth, as well as the ever-lurking temptation to turn money and property (what Luther called "*Mammon* – the most common idol on earth"), we are embarking on a three-session study of money, stewardship and generosity in the Bible. What treasures will we uncover?

Share aloud or reflect:

3. Buying, selling, accounting and even the (sometimes unconscious) lens of evaluating others as financially "rich" or "poor" are part of our everyday human experience. Be honest: How many times, just in the past 24 hours, did you compare prices, pay bills, check balances, think about someone else's "net worth," spend, buy, donate or otherwise manage or think about money?

FIRST AND LAST WORDS ON GOLD, TREASURE

Read: Genesis 2:10-12

Gold, silver and jewels are among the most recognizable measures of wealth around the world and throughout the ages. The first mention of gold in the Bible appears in Genesis. There is gold in Eden, the "Garden of Delight" God gave to the first humans. Before deception and lies, before our Earth Parents reached out to grab what wasn't theirs, before broken relationships, before budget fights, before money worries, there was more than enough. Clean and flowing rivers, gold, perfume and jewels were in abundance. There is nothing wrong about appreciating things that glitter. What a lovely, childlike view of God's goodness. Eden is a land of treasure!

Read: Exodus 25:8-13 and 1 Kings 6:19-22, 30-32

When God directs the Chosen People to build first an Ark and then the Temple as places where God would meet them, there's a remarkable amount of gold involved. Some of us would rather encounter God in the golden rays of a sunset, or the gold shade of trees in autumn. And yet, many churches, mosques, synagogues, temples and other houses of worship make extensive use of gold and silver in their decor. Maybe there's a deep human desire for such materials to serve as signs of devotion and holiness?

Read: Revelation 21:15, 18-21; and Revelation 22:1-5

Gold is mentioned again in the last book of the Bible, when John of Patmos is given a revelation of the New Jerusalem at the end of time. This vision is a glimpse of heaven, God's New Creation, the forever and perfected Eden. Instead of taking this as a literal

depiction, could the biblical text be inviting us to become like children who marvel at this vision of a land where treasures are not hoarded but provide delight, even for our feet! Maybe in eternity we'll get to ice skate on a lake of gold! As mature believers, we recognize that life in the presence of Jesus the Lamb will be so much more than this. The greatest treasure of heaven will be seeing God and God's beloved ones face to face.

Share aloud or reflect:

4. What do the gold riverbeds of Eden, the ornate gold of the Temple and the gold paved streets of the New Jerusalem mean to you? Does your congregation have any gold, silver or other precious decorations? Do these enhance your sense of God's presence? Why or why not?

MONEY TROUBLES: ARGUMENTS, SLAVERY, BETRAYAL, LIES

Read: Genesis 13:1-2; 5-7

Riches can be good, and Abraham and Sarah are very rich! But gold and silver do not buy them much in the way of treasured family relationships. This passage—the earliest biblical mention of wealth—describes possessions as a source of conflict in the extended family. The Bible describes life in gritty realities. Most of us can relate, either from our own lives or from the lives of the rich and famous we hear about today!

Read: Genesis 17:9-13; 23-27 and 1 Corinthians 7:23

You may wonder why we're suddenly reading about circumcision, of all things. Did you notice that the

word "money" is used four times in this Genesis 17 reading? Beyond the Garden of Eden, what had been free and abundant has become scarce, fought over, bought and sold, and even stolen. This includes the theft and misuse of human beings and the accumulation of wealth through slavery.

Maybe it's no accident that the first biblical mention of the word "money" (kesef means "silver" or "money" in Hebrew) refers to people being bought and sold. Whereas the earliest hearers of the Scriptures may have (wrongly) accepted slavery as just a part of life, today these same Scriptures challenge us: Can we see that something has gone horrifically wrong when humans, created in the image of God, are enslaved with an exchange of cash? Could there be a small sliver of resistance embedded in this creaky old story? Even the human "bought with money" has as much worth before God as Abraham. God decrees that the slave equally carries in his body the strange and irreversible sign (circumcision) of God's election, favor and promise. Fast forward to the New Testament, where Paul's letter to the Corinthians further subverts the recognition of what it means to be "purchased for a price." Human beings belong to God. Never should they be reduced to a price within human systems of economy and control.

Read: Amos 2:6-8 and 1 Timothy 6:9-10

The Old Testament prophets speak often about the corrupting influence of what the New Testament refers to as the *love of money*. Amos uses embarrassingly specific language to name several of the financial corruptions of his day. These include swapping a human life for the price of nice sandals, ignoring or violently pushing poor people out of the way, the buying and selling of women's bodies, and using the legal system ("imposing fines") to support pricey drinks and temple programs.

Share aloud or reflect:

5. What struggles and abuses stemming from the "love of money" have you observed firsthand in your community, workplace or possibly even within yourself?

WEALTH AND WISDOM

Read: 1 Kings 3:5-14

The story of King Solomon—wealthy, wise and awfully well-connected—is the stuff of legend. Yet a careful reading of 1 Kings doesn't allow us hero worship. Solomon is presented as a real and really flawed character. In chapter 2, before our reading, Solomon is ruthless, even ordering the assassination of challengers to the throne, as he consolidates power after his father David's death. He has made a marriage alliance with the daughter of Pharoah, king of Egypt. From our contemporary understanding, surely strategically-arranged marriages are another kind of slavery-for women. Those of us who've read ahead will know that by chapter 11, Solomon is married to 700 wives and 300 concubines! In addition to all of that, Solomon has been worshipping at the "high places" which are associated with the Canaanite fertility religions.

Yet God is faithful, even when humans aren't. God looks with unearned favor on this brash young king. God visits him in a dream and offers him a gift of his choice. When Solomon famously humbles himself, compares himself to a child, and asks for a discerning heart for management and administration of God's people, God is like a doting father: so pleased. God gives Solomon wisdom and riches, and honor, and promises him a long life if he will "walk in [God's] ways." Here wealth is presented as a good gift from God, but pointedly, a lesser gift than that of a discerning heart.

Share aloud or reflect:

6. Do you think there is a correlation between wealth and wisdom? Or are they often opposed to each other? Can you think of some real people from history who had one, but not the other, or those who had both?

Read:

- A slack hand causes poverty, but the hand of the diligent makes rich. (Proverbs 10:4)
- The blessing of the Lord makes rich...
 (Proverbs 10:22a)
- The lazy do not roast their game, but the diligent obtain precious wealth. (Proverbs 12:27)
- The appetite of the lazy craves, and gets nothing, while the appetite of the diligent is richly supplied. (Proverbs 13:4)
- Anyone who tills the land will have plenty of bread, but one who follows worthless pursuits will have plenty of poverty. (Proverbs 28:19)

While ascribed to Solomon, Proverbs is a collection of sayings handed down from a variety of sources. Most of the sayings express generally accepted bits of wisdom familiar to parents, teachers and coaches trying to raise the next generation: work hard and get ahead. Overall, the verses hold a positive view of wealth and possessions. And although we've just seen that Solomon's wealth was a gift from God, the proverbs above suggest wealth is the result of nothing more than hard work! (You can just hear Grandpa's tone here, right?)

Still other verses in Proverbs present a more nuanced view of wealth and riches:

Read:

- Some pretend to be rich yet have nothing; others pretend to be poor yet have great wealth. (Proverbs 13:7)
- Wealth hastily gotten will dwindle, but those who gather little by little will increase it. (Proverbs 13:11)
- Wealth brings many friends, but the poor are left friendless. (Proverbs 19:4)
- House and wealth are inherited from parents, but a prudent [spouse] is from the Lord. (19:14)
- A good name is to be chosen rather than great riches, and favor is better than silver or gold. (Proverbs 22:1)

I saved my current favorite "wealth proverb" for last. Truthfully, it's more of a challenge verse, as I reign in my own desires to accumulate more, more and more:

• Remove far from me falsehood and lying; give me neither poverty nor riches; feed me with the food that I need, lest I be full and deny you and say, "Who is the Lord?" or I be poor and steal and profane the name of my God. (Proverbs 30:8-9)

Share aloud or reflect:

7. Which, if any, of the above proverbs speak to you? Do you have other favorite sayings about money and wealth?

JESUS AND TREASURE

Read: Genesis 13:1-2; 5-7

When I was little, my family would take Sunday afternoon drives in what we called the "nicer" neighborhoods. My father would say, "This is where the Richies live." It took me a while to understand he wasn't talking about a particular family. How we

von Zychlin kids marveled at homes that were made of brick, had two stories and multiple bathrooms, or even (gulp) a pool in the back. How proud and successful I felt, decades later, when my own growing family moved into a two-story brick home with two bathrooms (but no pool).

Like us, Jesus' understanding of what it means to be rich or poor and his attitude about money was framed by the family values he grew up with. Jesus grew up with a mom who greeted her unorthodox pregnancy with a song of delight (the Magnificat) recognizing that it's the POOR God pays attention to! It's the poor who are blessed! It's the emptyhanded and the little ones who really get what the treasure of God's Kingdom is all about.

While serving the church overseas, I lived for some years among those who were poor in every usual sense of the word. And yet, in some ways, they were rich. I'll never forget the rowdy celebration of dancing and feasting our family was invited to upon the completion of a brick church in the Central African Republic. In Cambodia, I heard the hoots of joy expressed by local leaders who had received a grant for building a public toilet in a place where nobody had a bathroom. It turns out that bricks and toilets can be part of a kingdom delight, beyond what I once imagined as a child. Who knew? The poorest of the poor, that's who knew.

Read: Matthew 6:19-21

Jesus' famous teachings from the Sermon on the Mount align nicely with (what I imagine were) his mom's teachings on treasure. She made do with an animal trough for her first-born and helped to lead her family when they were in danger of being unhoused in Bethlehem and then travelled as refugees to Egypt. When the Holy Family finally returned with little or nothing to Nazareth—because, really, how much can you carry when you have no vehicle, no bus seat and no check-in bag

allowance?—what awaited them? Had some of their belongings moldered in the years they were gone? Had the thatched roof of the family home caved in? Had thieves (or opportunistic neighbors) taken off with all things of value? Together, Mary, Joseph and little Jesus surely learned not to store up treasure on earth, but to focus on the gifts they carried with them wherever they went. Gifts like: Radical trust in a faithful God. Relationships. Neighbors. Family—whether chosen or given. Memories of comfort and joy. Doors opened. Promises kept. All these divine and material treasures were received and given along the way.

Share aloud or reflect:

8. What attitudes did you learn about money and treasure as you grew up, from society at large or from your own family circumstances? In what way are Mary and Jesus' words about wealth, money and treasure challenging for today? In what ways are they good news?

CLOSING PRAYER (PSALM 23)

(pray in unison)

The Lord is my shepherd; I shall not want. /He makes me lie down in green pastures; he leads me beside still waters; he restores my soul. /He leads me in paths of righteousness for his name's sake. /Even though I walk through the valley of the shadow of death, I will fear no evil, for you are with me; your rod and your staff, they comfort me. /You prepare a table before me in the presence of my enemies; you anoint my head with oil; my cup overflows. /Surely goodness and mercy shall follow me all the days of my life, and I shall dwell in the house of the Lord my whole life long.

Money, stewardship and generosity

Session one

Money: What do we treasure?

BY CHRISTA VON ZYCHLIN

OVERVIEW

Welcome to session one of a three-part Bible study on money, stewardship and generosity! What first comes to mind when you hear words like church ... money ... tithe ... stewardship ... offering ... generosity? Can you relate to one or more of the following statements?

Bored: I've heard SO many charitable appeals, I sort of don't want to hear another word about money, giving and generosity ever again.

Wary: Is this study going to guilt me for how I use my money?

Afraid: Who am I to lead a discussion about Christianity and money?

Matter-of-fact: Yes, money is a topic we need to cover, sort of like getting an annual mammogram. It's uncomfortable, but it's good for you. Let's do it! **Curious:** Does the Bible say anything practical about money, stewardship or generosity? **Conflicted:** I like money when I have it. I hate it

when I don't have it. I abhor wasting it. I'm scared of not having enough of it. I'm angry when I feel cheated of it.

Philosophical: I've seen the power money has, and the power it doesn't have.

Excited: I want to hear something fresh from Scripture and others' perspectives about money.

Guess what? This study is not really about us! As

the study guide for Opening the Book of Faith (Augsburg Fortress 2008) reminds us, we need not be "doubtful and wary. Rather, we practice expectancy." That's because Bible study is about gathering with other Christians, studying Scripture in historical and modern contexts, and letting "...the word of Christ dwell richly in us through Scripture so it can change our lives and this world."

INVOLVING OTHERS

- Invite, invite, invite. Don't say "everyone is welcome," because nobody thinks they are "everyone." Instead, make it personal. Call, send an email or text, grab folks at church, etc. Tell them what you honestly love about Bible study, such as "I always like learning something new/getting to hear others' ideas/ the brunch, it's great!"
- Encourage regular participants to offer to pick up a newcomer or go and Zoom together with someone who can't get out. It's okay to invite friends, neighbors, relatives, and even those of a different denomination or generation (please!) or those who aren't "church people." We need and want their perspectives.
- Wear name tags and make introductions so that first-time participants can feel more comfortable. Expect to have people who aren't familiar with the Bible or with your group's usual way of doing things. Explain things as you go along.
- If the established group meets at a time that

doesn't work for you, ask one or two people who also can't meet at that time to join an experimental "micro-group." Maybe you each do the Bible study individually, then meet over coffee (or a brew?) to discuss the highlights of what you liked/learned/questioned/wondered about. Make sure to let other WELCA or Gather groups in your congregation know what you are doing—let this be a synergy rather than a competition!

- 5. Make sure there is food! Keep it simple, though, and always assure people they're fine to bring just themselves.
- Consider giving others designated roles such as readers, music leaders and small group "conversation hosts" who have the gift of engaging others.
- 7. Welcome everyone.
- 8. Gently remind participants that the conversations and stories shared are sacred and confidential to the group.

OPTIONAL ACTIVITIES

"SHOW & TELL"

Ask participants to bring an object or picture to share at the start of each meeting for a quick "Show & Tell" ice-breaker. For this first session, you may use this or a similar announcement as part of your advance publicity:

For our upcoming Gather Bible study (date & time) you are invited to bring a coin or a paper bill which can help you share a positive experience with money in your life. (Examples: a coin you found, an unexpected gift or foreign money from a trip.)

After opening with the hymn and prayer, break into groups of three or four. Take five minutes to share what people brought. (I find that activities can be a great time to take photos - *with people's*

permission – for your church social media outreach and future publicity.

SPECIAL OFFERINGS

Since we are Christians and we're talking about money, let's give ourselves an extra opportunity to joyfully share financial treasure for each of the three sessions of this study. With others in your group, select an outreach (for example, WELCA Katie's Fund, ELCA World Hunger, Lutheran World Relief, etc.) for these gifts of love. Check with your group (or congregational) financial secretary about how to best handle these special donations.

STUDY OPTIONS

Here are some ideas for shortening the study or turning it into a special retreat:

HALF DAY RETREAT SERIES:

Each of the three sessions on money, stewardship and generosity can easily take 2 to 4 hours if you include worship, discussion, breaks and a light meal.

SUPER SHORT STUDY: (30 MINUTES)

- Read the focus verses in unison.
- Opening Prayer.
- Do the Wealth & Wisdom section and discussion questions.
- Do the Jesus & Treasure section and discussion questions.
- Closing Prayer

A LITTLE LONGER: (45 TO 50 MINUTES)

Add the Introduction (Skip Q.1, but do Q.2).

LONGER YET (60 TO 90 MINUTES)

- Add the Opening Hymn.
- Add Money Troubles: Arguments, Slavery, Betrayal, Lies. •