

Financial Conversion of Life

By Br. Chad-Anselm, OSB (edited for our purposes)

People have a funny relationship with money. In all societies in the world money is needed for basic necessities such as food, clothing, and housing. In our culture not only does money serve to meet these needs, it is used – no required – to validate oneself to prove that you exist through the ownership of a fat bank account, property, and things. Our economy rises and falls on the willingness of people to spend money on ‘Stuff’. The pressure to acquire material things, to improve oneself through the ownership of bigger houses, bigger cars, fancier toys such as computers, HDTVs, iPods, and cell phones, is intense. Society uses the possession of property as a form of personal power. Who has not felt intimidated on the Interstate by a person in a big SUV if you are in a compact car. You may be tempted to get a big vehicle so you won’t be ‘pushed around’ any more. This pressure and temptation may cause us to make choices and establish priorities that the world will recognize and approve of; but, may not be financially or spiritually good for us—to the point of getting us into serious financial trouble. And our ability to borrow money aggravates the situation. Why buy an Explorer when for just \$100/mo more we can get a Navigator? And the thing is, the more we acquire, the more we worry about it. To reduce the worry we buy extra insurance, security systems, and maybe even live in gated communities to protect our stuff. We still have to educate our children, pay more and more for medical and dental costs, and maybe even try to save a penny or two.

All of this takes a terrible toll on relationships, on families, and even our souls. Both partners have to work, so there is less time to be with our kids. We become dependant on YMCAs, town recreation, or day care to take the kids when we can’t be there. We have to sign them up for soccer, baseball or other organized recreation so they can play with peers and be safe. So our kids learn at an early age to run around just like crazy adults and they can’t go to church regularly because many of these groups have Sunday morning activities. People search out the best schools so their kids can compete for the best colleges, to compete for the best jobs, to compete for the best salaries –to buy more stuff and do more activities. And the cycle continues.

And it is this running around to “have” and “to do” that separates us from God. How can one hear His small voice, let alone respond to it? How can we recognize and appreciate the gifts God has given us when we are never satisfied? How can we give Him thanks for what we have been given when we can’t even recognize that a gift has been given or worse, we approach God with the attitude of “So, what have you done for me today?”

As Benedictines, we have committed ourselves to make time for God so that we can hear His small voice, and we have been given the tools to respond to it. Our baptismal vows form the basis of all our work to live out our Benedictine commitment, especially our values of Conversion of Life and Stability. Blessed Benedict teaches us about balance and stability, the importance and value of work, and the relationship that should exist between people and possessions. From all of these tools and teachings we can return balance in our lives that allows

us hear that voice of God, and recognize His gifts to us and give Him joyful, heartfelt thanks and praise.

So how do we respond? Just as we are working to convert our personal and spiritual lives to become Christ-centered, we have to work to get our finances Christ - Centered, because where our money is, our heart is also. This process for a Financial Conversion of Life will be one of the hardest things we do. It's hard because money is tangible. It's hard because for all our lives our identity has been tied with how we manage and grow wealth. Always with Christ at our side, we will work to recognize how we have been using God's gifts. We think about the choices we have made both good and bad. We have to understand the ramifications of these choices and take responsibility for them. Finally, we have to work to change behavior. A manifestation of the Financial Conversion of Life is that we are committed to grow into the traditional tithe with our first fruits of our labor to be given to God through His Church.

Here are some suggestions:

1. Be aware that you are a member of a large Christian/Episcopal community that has two foci, like an ellipse. One focus is your local church, the other is CSM. It is easy to think of ourselves as belonging to two separate church groups. I suggest that this approach fragments God's church. It adds a complexity that need not be there. Henri Nouwen speaks of inner stability that calls for us to 'de-fragment our lives' that allows a total focus on God and results in an inner peace. Thinking of your membership in God's church as a unity with two foci is one step that accomplishes this simplicity. Since both foci are part of God's church, giving should be to both, equally.
2. How has God blessed you? He has given you your intelligence and certain skills. You have been able to get an education and/or perform services that have allowed those skills and talents to develop and bloom. You have been able to earn a living and support your family. You have your partner, your family, friends, and Christian community. I am sure you can add your personal insights to this list of gifts.
3. In considering your pledging, ask yourself "Why am I pledging?" Many people pledge because they know that a budget has to be balanced, or programs need funding, or they like the community or priest. One problem with this way of thinking is that it is based on shortage or poverty. "If we can't pay our bills, the lights will be shut off or we can't support an administrative assistant or we may get sued if someone steps through the bad walkway and breaks an ankle." Another problem with 'giving to the budget' is the temptation to use money to effect or limit change. How many times have you heard in Christian communities something like "if they do blank, I'll cut my pledge." Or, "I don't like blank, I may cut my pledge if things don't change." This makes money a tool to effect power over others. It can even spawn grumbling, because to use this power, one cannot cut the pledge and be silent about it. How many ways did Benedict speak about these behaviors?

Following our path toward Financial Conversion of Life, give to each church foci out of Love and thanksgiving, recognizing all you have is from God. Now you are giving out of abundance. You will be giving to support the charism and mission of your greater church community: hence,

your local church can keep the soup kitchen or offer day care or CSM can offer Benedictine hospitality in a safe, accessible convent. Giving in this way removes personalities and issues from the decision making. Understanding the love and the generosity God has shown, your gift will be joyfully given; for those who give with a full heart will receive manifold blessings in return.

4. Can you tithe 10% to be equally shared between CSM and your local church community? If not, what percentage can you pledge? If you cannot give the full tithe, the work of moving through your financial Conversion of Life calls you to make a personal and spiritual commitment to raise the percentage annually as you are able.

If you have a partner, talk about finances and your pledging with him/her. (S)he has to be part of the pledging decision and you each have to understand the implications of this commitment. Decide what income shall be used to calculate the CSM pledge, your income or family income.

- It is important that the decision you (and your partner) make about the percentage of your tithe cannot be made capriciously or out of emotional enthusiasm. Don't be impetuous in your decision, or so filled with enthusiasm that you pledge too much and ending up praying for Jesus to make your car payment.

Review your total financial situation. Identify bad financial choices and pray for forgiveness and guidance. Plan how you can grow to the full tithe or pledge and reach financial stability.

Complete or update your pledge card for each Church community.

Finally, consider whether or not you can step out in faith and make your pledges the very first payments you make at the beginning of your financial week or month. You will truly be putting God first in your financial life.

5. Be pragmatic as well. If your financial situation changes positively or especially negatively, you may need to revise your pledge. Let the Community know if your situation makes this necessary.

Thanksgiving, Stewardship, and Offering

By Brigid Gerns, Oblate, OSL (edited for our purposes)

One cannot be on the Christian faith journey very long before encountering the essential concepts of offering, thanksgiving and stewardship. As soon as you begin reading the Bible regularly you encounter these words. I suggest that is an indication of how important they are in our journey of faith. Beyond the wider Christian journey, they are also important to us who follow the rule of St. Benedict.

“Offering” is the oldest of these words, and is mentioned first in the book of Genesis in regard to Cain and Abel and to seal the final agreement between Jacob and Laban. It becomes important to us when it is next mentioned in Exodus 22:29 within the context of the Covenant Code which comes after the Ten Commandments. The text is: “You shall not delay to make offerings from the fullness of your harvest and from the outflow of your presses.” and further in Ex 23:19a “The choicest of the first fruits of your ground you shall bring into the house of the Lord your God”(NRSV). From the earliest time of our recorded tradition, God has commanded that offerings are an important part of the covenant relationship with his people. Although thanksgiving is not specified in these texts, the “fullness of your harvest and outflow of your presses” suggests an abundance for which you would be thankful. At the same time the people are commanded to bring the best of the first part of the harvest to offer to God who gives all things to us. The total amount of text given over to specifying amounts as types of offerings that have been preserved within the first five books of the Old Testament are an indication of how important this concept is in the revelation story, and it continues to be stated in the New Testament. In the synoptic gospels Jesus tells the healed leper to go, show himself to the priests and make the offering that Moses commanded for his healing.

A “steward” is one who cares for the property of another. Humans are mentioned as stewards in Genesis when the man and the woman are charged by God to care for the Garden of Eden. From the beginning, God desired that people see God as the Lord of everything and themselves as the managers of God’s creation. This theme is actually encountered more in the New Testament than the old. Such a caretaker was apparently familiar to people in Christ’s day. Jesus himself refers to stewards several times in his parables (Luke 16:1–13, Luke 19:12–27, Matthew 21:33–46, etc.). The idea of the Christian as a steward of what God has given to him is also developed in the epistles. In I Corinthians 4:1–2 Paul says “Think of us this way, as servants of Christ and stewards of God’s mysteries”. In the letter to Titus a bishop is described as “God’s steward” and the qualities he should possess are listed. In I Peter, chapter 4, the writer addresses himself to the need for believers to be “good stewards of the manifold grace of God”(vs. 10). In short, as God’s people we are to be caretakers of creation, and God’s good news to the world.

“Thanks” and “Thanksgiving” are certainly words that any Christian encounters frequently within scripture. The Psalms especially speak of thanksgiving in any and all circumstances. Leviticus chapter 7, verses 11 to 17, gives early detailed instructions regarding a thank offering. An extensive prayer of praise and thanksgiving is David’s Psalm of Thanksgiving (I Chronicles chapter 16:7 – 36). There are numerous citations in the New Testament, but perhaps the most notable in the Gospel would be the Magnificat, and the last supper, when Jesus gives thanks for the wine. Taken together it could be said that the person of faith is called to live with thanksgiving, acknowledging that “all things come of thee O Lord, and of thine own have we given thee.”

Our Benedictine vows call us to follow through. In obedience we are called to follow God’s commandments as we understand them in the tradition. In stability we must take stock of our situation where we are now and make a decision. In conversion of life, we must work toward giving in support of the Community which supports us and to which we wish to belong. Search

your heart, then, for that monthly “thank-offering” that would support the monastic family of which you are becoming a part.

In conclusion, examine how does this practice of “thank-offering” relates to you? How might you offer continuing support to help sustain the community in its ministry through prayer, work, and a monetary pledge?