

A person wearing a teal-colored shirt is shown from the chest down, holding three apples in their hands. The apples are a mix of red and yellow-green. The background is a solid teal color.

Giving Your First Fruits: Money, Faith and Worship

The collected writings of Edwin Friesen

Abundance
CANADA

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FORWARD

I first met Edwin Friesen back in September of 1954 when my parents moved our family into Manitoba's Interlake region. It was on the first day in a new school that Edwin introduced himself to me. That day marked the beginning of a life-long friendship. It is an honour to be invited to write this introduction to Edwin's writings.

I enjoyed reading this material. I felt this warm and satisfying sense of being re-connected with Edwin. It is vintage Edwin!

In his book *Money, Sex, and Power*, Richard Foster tells of a married couple, both psychologists, who would speak openly and frankly in the presence of their children about sex, about death, and about many other difficult subjects. But they would go into the bedroom and close the door when they wanted to talk about money.

Not so with Edwin: he tackles the subject matter with courage and verve. I recall a conversation with him where he shared how he and Lily had called their family together to talk about family finances and estate planning. Later, Merna and I followed their example and had a similar financial disclosure meeting with our adult children and their spouses. We shared how we had a desire to include charitable contributions in our final will and testament. Our children were honoured that we trusted them with such information and that we would seek their counsel. We came to conclusions that had the blessing of the entire family.

Edwin faithfully calls it as he sees it. His style and tone of writing tell us much about who he was. He did not normally hesitate too long when a new challenge needed attention. Edwin was a leader. He had well-considered opinions and he willingly shared them.

This is a pastoral book, just as Edwin sought to be pastoral and helpful in his relationships with people. He writes with a kindly, practical wisdom.

I think you will notice as you read that you are not being lectured. Edwin does not speak from a pedestal, neither does he speak in an

esoteric and theoretical style. This is a pastoral book, just as Edwin sought to be pastoral and helpful in his relationships with people. He writes with a kindly, practical wisdom. He is simply being himself: thoughtful, gentle, and invitational. He invites us to join him on his journey of probing the question of what it might look like to live in God's world as humble and grateful stewards.

Edwin's ideas are not "pie in the sky." They are realistic, balanced, and doable. Neither are they guilt inducing. He is sharing good news!

Knowing Edwin, I get the sense that he is not taking himself too seriously in these writings. Sometimes it felt like I could hear his hearty laughter. No, he is not fighting to win a battle; he is sharing his thoughts with open hands. He is, however, seeking to take God seriously—His love, His grace, His amazing creation and redemption. Our financial life, including our giving, is seen as response to God, as gratitude, as love, as a free and voluntary choice. Edwin's key message is that financial stewardship should never be viewed as an obligatory "God-tax," but as a joyful and willing act of worship. It demonstrates our desire and commitment to put God first, because He really is first. Everything else, by comparison, is secondary, and that is good and praiseworthy. This is God's intention.

Edwin risks thinking outside our cultural boxes. He cheerfully and hopefully paddles upstream, working against the strong current of Western consumer materialism. He does it with honesty and transparency. He does not claim to have arrived or that he has personally achieved his vision. But with his simple and disarming approach he invites us to join him in the pursuit of godliness as it relates to living faithfully within God's bountiful creation.

Edwin seems comfortable and capable of speaking and writing about money with freedom and imagination.

In these writings, Edwin calls us to be attentive to one of the central themes of the Bible, financial discipleship. While many Christian leaders are sadly reticent to talk or write about money,

Edwin seems comfortable and capable of speaking and writing about money with freedom and imagination. May his love for God, his love for God's creation, and his love for the church and its mission motivate us to fall in step with his proposal for living and sharing the good news of Jesus. May the values and blessings of this kind of kingdom living bring help and hope to our broken world. May the prayer Jesus taught us to pray, be increasingly realized in the here and now, "Your kingdom come, your will be done on earth as it is in heaven."

In contrast to the current individualism and secrecy regarding our response to biblical teaching about money and possessions Edwin makes a proposal, calling the church to change its ways. He says,

It is in community with each other and in communion with God that we will find sufficiency and contentment.

We are on a life-long path of financial discernment with other Christians. Let us solicit their involvement as we shape our attitudes and make decisions about faithful use of the gifts we have received. It is in community with each other and in communion with God that we will find sufficiency and contentment.

Edwin is inviting us to come out of the bedrooms, or closets, or wherever we go into hiding when it comes to our financial lives and become more open and transparent within our Christian fellowships. What might that look like? What might some pitfalls be? Are we ready to become more accountable within the body of Christ about our financial behaviour and decision making? Not sure? Perhaps we should first read the book.

Thank you, Edwin, for helping us focus on the challenge and glory of kingdom living.

—David Thiessen
April 2013

CHAPTER 1

FIRST FRUITS: DECLARING YOUR RELATIONSHIP WITH GOD



There is one central theme that runs through Edwin's writing: the need to set aside our financial first fruits for God. Whether he was writing about paying off personal debt, planning charitable donations, or money-family dynamics, he often circled back to the tithe or first fruits offering. He wanted to make sure that such an important gift was never forgotten under the pressure to meet other financial obligations.

The offering of first fruits is important, Edwin believed, because it is a symbol of something much larger: it signifies that your whole income, and whole life, will be used in God's service. In the same way a birthday card is a once-a-year symbol of love for a friend or family member, first fruits giving is a symbolic demonstration that love and commitment to God encompass all of your life. If you aren't willing to give up the first and best 10 percent, how can you truly say you are committed to God?

Edwin has known what it is to give up something important. Edwin and his wife Lil lost their first born son Ken, who in the prime of his life suffered a fatal aneurysm. While in the midst of grief Edwin and Lil made the very difficult decision to donate their son's kidney to a grateful recipient in another province. At the same time, Edwin was profoundly aware that he had received much more than he could ever give away.

In our immediate family of eleven, Edwin was the tallest, so it seemed normal for us to look up to him for his leadership. He became the point person on key decisions, and generously offered his time and wisdom to solve a variety of family and estate matters. Therefore, teaching and writing about generosity was simply an extension of character.

Church leader Rick Warren, author of *The Purpose Driven Life*, said it best: "If you want to be successful in leadership you must build your life around integrity, humility and generosity." Edwin understood this well. For as long as I knew my brother Edwin, these three qualities defined his existence. In other words, he would walk the talk. But he never viewed himself so great he could not do the "little" things of life. Principles he taught on first fruits and generosity had been tested in his own life first. His writings and lifestyle were simply a reflection of the principles he believed in.

—Arnie Friesen

1.1 FIRST FRUITS: OFFERING OUR HEARTS TO GOD

A young woman and her fiancé decided, for various reasons, to skip wedding bands when they got married and instead bought a sewing machine. Later she regretted this decision. What were they missing?



*Edwin and his wife Lil
on their wedding day*

Wedding bands are commonly recognized in much of the world as a symbol of two people who have made a public, exclusive covenant to be faithful to each other for life. Throughout history there is a tradition of sealing covenants with an exchange of documents or symbolic gifts that confirm the promises made. It might be the one dollar deposit on a purchase, or the droopy dandelion from a child that says, “Mummy, I love you.” These items do not create the covenant, but rather serve as a symbol and reminder of the commitments made.

Though wedding rings serve no practical purpose, people are proud to wear them. That makes no sense unless there is more to a ring than its size, price, and sparkle. By wearing rings, the couple is making a public declaration that they are committed to each other. All other relationships, valuable and meaningful they may be, are relegated to play second place. In the same way dedicating a first fruits offering to God and the church is a way of demonstrating our commitment to Christ.

First Fruits—A Symbol of the Whole Crop

Scriptural references: Exodus 12:2, Exodus 13:14-19, Deuteronomy 16:10, Deuteronomy 26:1-12

From the beginning of human history, God has asked the chosen people to offer a gift of first fruits from all sources of income—herds, fields and a substitute offering for the first born male in the family and of specified animals. This gift of first fruits was not to pay off God’s share so people could get on with doing whatever they wanted with the other 90

percent. This tithe was a tangible, public way of acknowledging that all of the crop, herd, or family was a gift from God.

In a marriage, wearing a wedding band symbolizes a total commitment to one's spouse, not merely the commitment of the ring finger. Similarly, giving first fruits to God is an ongoing reminder that what we are and have belongs exclusively to God. By the act of giving our first fruits, we declare that God is first in our life.

As disciples of Jesus, we are in a covenant relationship with the Lord. God is our God and we are God's people. God has made commitments to us and we have made commitments in return.

Discuss

- In addition to the giving of first fruits, are there any other tangible symbols that confirm and celebrate this special covenant between God and us?

First Fruits—A Symbol of the Whole Heart

Scriptural references: Hosea 6:6, Proverbs 3:9-10, Matthew 5:23-24, Matthew 6:1-4, 21, 1 Corinthians 13:3-4

God asks for our money because he wants our hearts. God knows that if he can get us to offer our first fruits of income to him, our hearts will follow. Our hearts and our money are inseparably connected. Our gifts to God are intended to be acts of love and gratitude. If our heart is not in it, it will still be a gift, but we will miss out on God's blessing. A gift without heart is not worship.

Cain and Abel each offered their gift of thanks to God but Cain's heart was not in it. God, knowing the hearts of both, rejected Cain's offering and accepted Abel's. We too must examine our hearts and motivation as we give. Sometimes our giving may be an effort to bribe God for personal favours. At other times we may give selfishly, expecting God to reward us financially. If we give for the applause of people, there will be

no further reward from God for our generosity. Gifts offered to God never cover an impure heart.

Just like a wedding band cannot restore a broken marriage, no gift to God can atone for sin. Like the wedding band, the gift of first fruits is a confirmation and celebration of the relationship that already exists.

Discuss

- Should Christians give because of the “law on tithing” even if they don’t feel like it?
- Do you agree/disagree with the statement, “God asks for our money because he wants our hearts?”

First Fruits—Confirm Our Relationship With God

Scriptural references: Exodus 13:1-3, Deuteronomy 26:17-19, Malachi 3:7-10

Whenever people wear their wedding band, they are saying to everyone they meet that they are in a covenant relationship with their spouse. Every time we give, we are making a declaration that God is first in our life. Gifts are a joyful form of celebrating our relationship with God.

Back in the story of Israel in Egypt, God asked the people to confirm their covenant with God by giving a one-year-old lamb as a substitute offering for their first-born sons. The Israelites did, the Egyptians did not. Their refusal was evidence that they chose not to declare God first in their lives. And because they did not offer a substitute offering voluntarily, God responded by forcibly taking their firstborn sons.

The gift of first fruits is not so much about God needing our money or the poor needing our help, it is all about declaring God first in our life. For our own spiritual vitality we have a need to give. If our only reason for giving were to help others, valid as that is, we would find many excuses for not doing it.

When we declare that God is first in our lives, God, with unrestrained emotion, shouts, “These are my people!” *Deuteronomy 26:17-19*. In fact, God is so excited when we declare our love that he promised to give us great blessings *Malachi 3:6-12*. Any other motivation for giving will soon deteriorate into acts of obligation, a form of God tax or a tool to manipulate God for our own purposes. Worship must be central in our giving.

Discuss

- Most churches seem to be hesitant to teach giving to new believers? What do you think?
- How could the church add a sense of joy and celebration to offerings?

1.2 | WHAT COMES FIRST, THE BLESSING OR THE GIFT?

I was significantly challenged both in faith and practice when a woman came up to me after a family finances presentation and told me that she and her husband had for years had serious problems managing money. They had gone to their pastor for help. The pastor had challenged them to give God 10 percent of their gross business income and then learn to live on the balance. Though it took great faith and discipline, they did—and the rest, as they say, is history. Their business was now paid off and the couple was in the process of buying another one. They had already covenanted with God to give a minimum of 10 percent of the new business income as soon as they got the keys.

After another presentation several weeks later, a middle-aged man challenged my thinking in a similar way. “God does in fact reward us financially if we give him our first fruits,” said the well-dressed man. “I am living proof of that.” His story was similar. Beset by debt problems, he committed to give God the first and the best and was amazed at how God had blessed his financial fortunes.

Biblical teaching and the testimonials of people both suggest that giving our tithes and offerings to God attracts attention and blessing.

Does giving God a tithe or gift of first fruits actually make your money go further? Is giving to God first the cornerstone of financial management? Is giving our tithe to God the way out of debt? Does God want us to be rich? Forget the last question, but what about the others?

Biblical teaching and the testimonials of people both suggest that giving our tithes and offerings to God attracts attention and blessing. Challenging the lukewarm Israelites to make a full commitment confirmed by bringing in their tithe of first fruits, God said, “Test me in this....and see if I will not throw open the floodgates of heaven and pour out so much blessing that you will not have room enough for it.” *Malachi 3:10*.

Though I am reluctant to accept it, the testimonials of people and some Scriptures suggest that more often than not the blessings for giving are material—more money so that you can be even more generous. “Now he [God] who supplies seed to the sower [us].... will enlarge the harvest of your righteousness....so that you can be generous on every occasion, and through us your generosity will result in praise to God.” *2 Corinthians 9:10-11*.

Yet, even though God does reward some generous people with more money, there are other people, equally generous and faithful, who have not experienced reciprocal material blessings. In fact, obedience to God may mean having fewer of this world’s goods. If generosity were a sure means to riches, everyone would be generous but for exactly the wrong reason. If we do things for selfish motives, God turns His face.

Whether rich or poor, our call is to put God first in worship and service. God will bless, but let’s not dictate the currency.

1.3 | FEEL NO OBLIGATION



Recently I picked up a church bulletin that had an interesting explanatory note tucked in the order of the worship service. In parenthesis right under the offering it said, “If you are a visitor or a new Christian, please feel no obligation to give.” I have also been in services where worship leaders have made a similar statement, followed immediately by an exhortation to the faithful to give generously since the church was short of funds. As a casual visitor, I am left with the (intended?) impression that offerings are a form of tax on the committed, and that once I “buy in” I will be expected to pay. Until then, there is no obligation.

Is giving only for the committed? Are seekers or new Christians turned off by an invitation to give? Does God or, for that matter, the church even want the gifts of the uncommitted? Is giving a form of taxation levied by God and the church on the committed? Are we trying to make the Christian faith more attractive by delaying or avoiding this distasteful subject whenever possible? Is giving like Buckley’s Cough medicine—good for your cold but it sure tastes something awful?

Maybe the reason we are hesitant to talk joyfully about giving is that we ourselves have never experienced joy and celebration

in the act of giving. If receiving the offering is no more than collecting an obligatory “God-tax” from reluctant church attendees to help pay overdue bills, no wonder we are apologetic.

If giving is no more than paying for services received in the church then our reluctance is understandable, maybe even commendable. If giving is no more than doing a mathematical calculation to ensure that God gets the correct share, not unlike doing our annual income tax, no wonder we want to shield spiritual minors from this unpleasant experience.

On the other hand, if we see giving as a joyful act of worshipping God, then surely we would invite any and all to give—to worship. Each time we offer our first fruits, we declare that God has first place in our lives and that we are grateful for the provisions God gives. As we give, we shift our trust from material things to God. In giving, we shift our focus from possessions to people, from ourselves to others, from the temporal to the eternal. In giving we connect to the heart of God, and emulate the generosity of God in our own lives.

Along with believers everywhere, I wish to affirm my relationship with God by regularly offering the first fruits of my life with joy.

I wish to see my gifts to God as an affirmation of my love for God and the relationship we enjoy. I realize that without this relationship my gifts will quickly assume the burden of a “God-tax.” I am well aware that if my heart is not in it I will be looking for creative ways to minimize the obligatory “gift.” For me, giving has opened the door to a richer worship experience. Along with believers everywhere, I wish to affirm my relationship with God by regularly offering the first fruits of my life with joy.

1.4 | PUNCHING CLOCKS AND TITHING

Years ago I briefly worked at a place where employees were issued time cards to keep track of the hours worked. As people came in to work they would place their cards in the punch clock, which would stamp the time of day. This process was repeated at noon as well as at the end of the day. Every two weeks the payroll clerk would collect the cards and issue paycheques based on the hours recorded.

Unfortunately, being at work and doing a day's work are not synonymous. Employees might punch in at 7:55 a.m. but waste another thirty minutes before getting down to work. In short, a duly punched time card, which recorded the right number of hours, did not mean a full-day's work well done. Tithing is similar. You might get the numbers right yet miss the essence of giving.

A gift given only from the calculator and not from the heart is a response of duty, not love.

If our giving is not motivated by love and gratitude to God then we, like the punch card employees, will find ingenious ways to minimize our giving. A gift given only from the calculator and not from the heart is a response of duty, not love.

Jesus challenged the Pharisees not to separate their tithe from their love for God. "Woe to you, Pharisees, because you give God a tithe of your mint, rue and all other kinds of garden herbs, but you neglect justice and the love of God." *Luke 11:42.*

Each time we give of who we are and what we have, we proclaim that God is our God and that we are God's people.

Giving is our response to God's grace in our lives. Each time we give of who we are and what we have, we proclaim that God is our God and that we are God's people. Each offering is a practical, tangible expression that God has first claim on all we are and have.

1.5 | GIVING AS WORSHIP—LEARNING TO LIVE WITH OPEN HANDS

Jacob and Mary were role models for me. They emigrated from Russia to a farming homestead in Manitoba's Interlake area in the late 1950s. Their modest house was built for shelter, not show, and their conveniences were few. But their spirits were as expansive as the clear blue prairie sky overhead.

One summer during my teen years I had the opportunity of working for them. They wouldn't hear of me bringing a lunch bucket so I came in off the field and joined them for meals. Before and after each meal they stood, hands folded reverently, and with deep emotion offered profuse thanks to God for life, freedom, salvation, food, church, and crops. And those words of gratitude spilled over into practical generosity. Upon submitting my hours on payday, Jacob would invariably say, "You must have worked more hours. Let me add a bit to your paycheck."

For Jacob and Mary, sharing of themselves and their modest means was a joyful response to the generosity of God, not an obligatory "God-tax."

Jacob and Mary never focused on the material things they lacked. Their happiness and security lay in God, not earthly things. For them, sharing of themselves and their modest means was a joyful response to the generosity of God, not an obligatory "God-tax." Living with an open hand was a way of life, of joy, and worship. I was determined to follow their example.

It was reading the Old Testament that helped me understand Jacob and Mary and to see generosity in the context of our relationship with God. I came to understand that giving to the church was, in fact, giving to God—not merely giving to meet a need or run a program. Proverbs 3:9-10 describes the giving of first fruits as an act of worship, a way of honouring God.

In Malachi 3:6-15, the prophet saw the lack of first fruits giving as an indication of the people’s declining relationship with God. Israel had stopped offering their first fruits to God and that could only mean one thing—they had turned their backs on God. An offering of first fruits would confirm their return to God, and when they returned, God stood ready to shower them with blessings beyond their wildest dreams.

From my utilitarian vantage point, the Old Testament worship practices seem strange, and certainly not very practical. The worshippers brought a gift of first fruits from the field or flock, offered them to God in worship, and then watched as flames consumed their sacrificial gift. Their gift to God literally went up in smoke, and God was pleased. The offering had accomplished its purpose—to declare God as their God and to offer their best in worship and service. Though the priests could take some of the offering home for personal consumption, that was secondary.

From a human standpoint, burning the offering made no sense. The poor were not fed and church programs were not funded.

But is something done in love ever wasted? I don’t think so, nor apparently did Jesus. When a woman lathered Jesus with perfume because she loved him, others thought it wasteful, but Jesus received it as intended—as an act of love. *Mark 14:3-9*.

Similarly I wish to see my gifts to God as an affirmation of my love for God and the relationship we enjoy. I realize that without this relationship, my gifts will quickly assume the burden of a “God-tax.” I am well aware that if my heart is not in it, I will be looking for creative ways to minimize the obligatory “gift.”

It is in giving that we connect to the heart of God and emulate the generosity of God in our own lives.

Through my work as pastor, and now in my work with Mennonite Foundation of Canada*, I have been privileged to know many

* *Mennonite Foundation of Canada (MFC) changed to Abundance Canada in 2016.*



Sod turning ceremony for the Evangelical Mennonite Church building in Kleefeld, Manitoba. Edwin is second from left.

people who live lives of generosity. Their joyful faces, grateful hearts, and open hands remind me of God. Does joy lead to generosity or does generosity bring joy? Maybe those are redundant questions. It is in giving that we connect to the heart of God and emulate the generosity of God in our own lives.

For me, giving has opened the door to a richer worship experience. As Jacob and Mary before me, I am on the journey of learning to live with an open hand. Along with believers everywhere, I wish to confirm my relationship with God by offering the first fruits of my life with joy.

As a young pastor, I was afraid of the topic of money. In our personal lives, stretching our money through to the next payday was a monthly challenge. At times this became a point of tension in our marriage, family, and ministry. In church, things weren't much different. Since my salary made up the largest single item in the annual church budget, I thought that any teaching about first fruits and generosity would be seen as having ulterior motives. This apologetic attitude carried over into how I received offerings. Not wanting to turn off new people, I would often suggest that new people or visitors in the audience should feel no obligation to give.

Unfortunately, reflecting my own attitude and understanding at the time, receiving the offering seemed more like collecting funds for programs than inviting people to participate in a joyful act of worship. I was afraid of turning off new people.

But if the giving of first fruits is an act of worship, then why do we wait so long and speak so cautiously to new believers about giving? Don't we want them to worship? Don't we want them to join us in declaring that our God is their God too? Or have we reduced the spiritual significance of first fruits giving to an obligatory, spiritual "God-tax"?

Had I seen the giving of first fruits more as an act of worship and less as funding programs, I would, of course, have invited everyone to join in with enthusiasm. Inviting people to worship God is, after all, one of the essential functions of the church.

CHAPTER 2

BUILDING A FAITHFUL FINANCIAL LEGACY



When I first met Edwin he was conference pastor with the Evangelical Mennonite Conference, and he would visit my wife Trudy and me while we worked as church planters in northern Alberta. We saw him as a sort of spiritual giant in the conference, but what always struck me about him was how his advice and ideas were always practical. Edwin was a philosopher, but he was a philosopher with real life ideas behind him. His advice to me as a pastor was always very practical—if you're tired you need rest, if you need more inspiration, study and read. It was the kind of practical things you'd expect your dad to tell you.

Edwin's practical leanings also came out in his work with MFC*. After he helped get my company involved with the Foundation*, Trudy and I approached him to assist us with our wills and estate planning; he helped us think through how to involve charitable giving into our financial planning. I was always amazed that a man who had been a pastor and a spiritual advisor was also so good

* *Mennonite Foundation of Canada (MFC) changed to Abundance Canada in 2016.*

with the practical ideas of tax planning, charitable giving, and budgeting: he seemed to intuitively know these things.

Edwin's advice wasn't theoretical in that you couldn't figure out how to implement it later on, he inspired and encouraged people by suggesting practical, common sense choices that could be made throughout life.

For Edwin, however, it was important to remember that details involved in planning wills and estates are also an important part of faith. I think that's what gave people confidence in him, his life wasn't compartmentalized. It wasn't Sunday is faith and Monday is work and you try to do a little bit of charitable giving to appease your conscience, he believed faith and finances are integrated and all a part of who you are.

—Peter Dueck

2.1 | BEING INTENTIONAL

I am always fascinated by people's theories and stories about money. Often after one of my presentations or in private encounters people will share their rules of thumb about how they manage money. Though it is often assumed that people who manage their money well must have a detailed written budget or spending plan, a fat income, or a fancy accounting program to track their money, many of these people don't.

People who manage their money well have adopted certain maxims, or rules of thumb, which guide their financial decisions.

This might lead the casual observer to conclude that these folks operate simply by the seat of their pants. Nothing could be further from the truth. People who manage their money well have adopted certain maxims, or rules of thumb, which guide their financial decisions. Usually these rules are not written down but are clearly understood by the person or couple, and people commit to these self-imposed rules with great zeal. In short, people who do well with money are people who are very intentional with their money.

The following are some of the “rules of thumb” that I have gleaned from people over the years. They are not given in any particular order, nor do they represent a systematic approach to financial management.

- When you get your paycheque, immediately give your tithe or first-fruits to God.
- Don't put all your investments (eggs) into one basket.
- Borrow only for stable and appreciating assets (land, house, education, etc.).
- Never go into debt of any kind.
- Clear all purchases over \$100 with your spouse.

- Keep total monthly debt obligations to less than 30 percent of take home pay.
- Pay off credit card(s) in full each and every month.
- Deposit half or all of the monthly child tax credit (if you're entitled to one) into a fund designated for that child's post-secondary education.
- When shopping for a house, look for homes that are not more than two and a half times your annual household income.
- In a two-income household, live on one and a half incomes and invest the balance.
- Save all your pocket change and reward yourself with an annual weekend retreat.
- Use half of your annual tax refund to make an additional lump sum payment on your mortgage or other debt.
- Deposit at least five percent of income into retirement funds.
- Keep records of income and spending.
- Pay all bills as they come due.

Are there rules of thumb you follow in managing your money? What have you learned about money that you could pass on to others? Or are you still flying by the seat of your pants?

To those who manage well, Jesus says, "Well done, good and faithful servant! You have been faithful with a few things; I will put you in charge of many things." *Matthew 25:23*. Is it time you adopted some maxims and became more intentional about managing your money?

2.2 | THE MYTH OF EQUALITY

Like most people planning their estates, I am committed to providing an equal distribution to our children—equal in that they would each receive the same dollar amount or assets of similar

value. After all, we love our children equally so they should receive equally. That is the ideal of most parents, but that is hardly ever possible or practical. Here is why.

Unless you have only one child or only a set of twins or triplets, the different ages at which the children receive their inheritance is a factor.

Unless you have only one child or only a set of twins or triplets, the different ages at which the children receive their inheritance is a factor. The oldest child may get their inheritance at age 65 and the youngest at age 50. In theory that gives the younger one 15 more years to invest the funds. The heirs may have received the same dollar amount but not the same benefit potential. The older child has less time to invest and enjoy the inheritance. The greater the age differences between the oldest and the youngest, the greater the disparity. Is that equal?

In another scenario, one or several of the children may have continued working on the family farm/business, becoming shareholders, maybe even the principle owners while their siblings pursued other careers. Years later, if the farm or business has done well, the non-farm/business siblings may feel they deserve to enjoy some of the family business success. After all, shouldn't all of the children benefit equally from the farm or business started by their parents? And what if they want to buy into the company later, do the original siblings have an obligation to them? Are the siblings who took the risk over the years now obligated to share the reward?

Are other family members expected to share in the loss if a family farm or business fails?

Let's try the shoe on the other foot. Suppose that in spite of hard work and good management the family farm or business failed, are the other family members expected to share in the loss? What if one of the non-farming/business children strikes it rich with their

investments? Is that wealth personal or is it shared with the rest of the family? Does sharing apply only when assets increase?

If you are the parent and you find yourself looking for easy answers to these succession questions, you may be disappointed. However, here are some rules of thumb that you may find helpful.

- “Trust the Lord with all your heart; do not depend on your own understanding. Seek his will in all you do, and he will direct your paths.” *Proverbs 3:5-6*. Asking God for wisdom seems self-evident but we need to be reminded.
- Learn from others who have gone (or are going) through similar situations.
- Seek help from professional advisors in succession planning.
- Dialogue openly about your estate plans and include all family members as appropriate.
- Assure everyone that you love them equally and that your goal is equality as far as reasonably possible given your unique family circumstances.
- Life is a series of opportunities and challenges. Potential heirs must realize that no one can turn back the clock to redo life. We have to live with the choices we made along life’s way. We need to accept the present and then plan for the future.

2.3 | DO-IT-YOURSELF WILLS

Recently there has been a great deal of advertising for a will kit sold for \$29.95, valid anywhere in Canada. In addition, grocery, department, and office supply stores are selling a variety of will making kits, some including CDs, often selling for less than the price of dinner at Tony Roma’s. Since only about half of adult Canadians have a current will there is a huge, untapped market of people who have good intentions who, for whatever reason, just never got around to doing their will.

Most people know they should have a will, and have great intentions so a cheap, simple, do-it-yourself approach has appeal.

Most people know they should have a will so a cheap, simple, do-it-yourself approach has appeal. Some people just don't want to pay a professional to help them draw up their will. And it sounds so simple. Fill in the blanks and presto you're done. Enterprising entrepreneurs, astutely aware of the potential sales, are making a pitch and people are buying.

We live in an era of self-empowerment, of doing your own thing—from alternative medicine to investing, from booking flights online to shopping for a home on the net. We like the sense of options and control that comes with being in charge. And best of all, we can bypass the lawyer and related legal fees. Yet we all draw the line somewhere. We don't pull our own teeth, nor do we perform surgery on ourselves. We get help, but not any help. We look for trained, competent people whose judgement and skill we trust.

I have met dozens of people who have bought some do-it-yourself kit, determined once and for all to stare this beast in the eye and get it done. What actually happens is usually more modest. They read the instructions, but since the examples given don't address their unique circumstances they are still not sure how to proceed. They would like someone to explain the terms, the options and possible consequences of certain choices, but who do you ask? They are reluctant to call their lawyer for advice because that is the exact person they were trying to bypass in the first place. And so the will kit, along with the good intentions, starts to gather dust.

Even those who have completed a kit wonder if they have done things right. Some complete a form and then go to their lawyer to bless their creation. Most lawyers are reluctant to do that since doing a legal review of someone else's wording takes considerably more time than simply drawing up a new will from scratch.

Don't leave your final act of stewardship to chance. It's simply not fair to your executors, nor to your heirs. Leave them with a proper will providing clear directions. While the cost of making a formal will may seem high, it pales in comparison to what the cost will be if you don't make a will. Your area MFC* stewardship consultant is ready to walk you through the process.

2.4 | ASTONISHINGLY SIMPLE

Several years ago, I went to hear David Chilton, the famed and wealthy Canadian, author of *The Wealthy Barber*, talk about money. Hundreds of attendees wanted to know the secret path to riches. Once I had paid the admission price I knew why he was rich, but I still wondered why he was famous. The path to riches according to Chilton was astonishingly simple—you must earn more than you spend, or spend less than you earn, and invest the difference. Despite the wisdom of the obvious, many of us have trouble living by these very simple rules.

Not to have sufficient income for the basic necessities of life can put enormous stress on everyone. I know from experience. Lil and I have gone through times when buying basic groceries, even milk for the children, was a serious financial challenge. We looked at our expenditures: everything on the list was a necessity—utilities, gas, groceries, and basic clothes. No disposable diapers, meals out, pizza in, or new clothes. Though it was hard at the time, we survived. Looking back now, we learned a lot in the process.

When people run short of money they are faced with several options—sell assets to pay off debt, increase income, or cut expenses. Given those options, most people look first at ways of increasing income e.g. increase their line of credit, get another credit card, look for a higher paying or a second job. The other options, selling an asset or cutting expenses, are usually seen as a last resort. It means downsizing our lifestyles to match our income, and that seems so out of step with our culture that few people even give it serious thought.

* *Mennonite Foundation of Canada (MFC) changed to Abundance Canada in 2016.*

Often people who are in a financial squeeze have average incomes. Some, in fact, have exceptional income, but for a variety of reasons have accumulated too much debt. Usually it is not one loan that is the problem but a series of debts. Often there is a house mortgage, car loan, three or four credit cards with significant unpaid balances on which the bearer makes minimum monthly payments, a zero-down furniture purchase, and maybe a personal loan from family or friends. Every dollar is spoken for even before it is earned. And then an unexpected expense pops up (dental braces, transmission repairs, or leaky house roof) and it becomes the classic “straw that broke the camel’s back.”

At this point we need to differentiate between debts for stable or appreciating assets (mortgage on a house or land), and debt on things that have a rapidly declining value (furniture or car). Further, there is also a difference between those who fell into financial distress through no fault of their own, like the loss of income because of illness, and those who have lost control of their spending. I want to address the latter group—those who have developed a habit of overspending.

For most people, the burden of paying five or six loan payments each month is simply too much, and yes a credit card with an outstanding balance is a loan, a high interest one at that. But there is hope. If you feel squeezed by loan obligations, maybe the following can help you gain perspective and get you started in the right direction.

- Find a mentor, someone who can help you gain perspective and guide you in the right direction.
- Commit to an austere lifestyle for one year. Avoid spending beyond absolute essentials.
- Determine if any assets can be sold to kick start your repayment of debt.
- Make a list of all your debts. Make the minimum payment on all debts except one. This might be the one with the highest rate of interest or the smallest balance. Concentrate on paying off this loan as quickly as possible. Paying off even a small loan will

give you a sense of accomplishment and reduce one monthly loan payment.

- As each debt is paid off, roll the amount of that loan payment over to the next largest debt until it is paid off. Continue until all debts are paid off.
- If credit cards are a problem, use only one and commit to paying off the full balance each and every month. Failing that, don't use it.
- If you still can't see any light at the end of the tunnel, try to consolidate all your loans (credit card debt, car loan, personal loans, etc.) into one loan at the bank or credit union. It doesn't reduce your debts, but usually it will reduce your monthly payment making payments more manageable.

The wisest man who ever lived said, “The rich rule over the poor, and the borrower is servant to the lender.” *Proverbs 22:7*. Some people, caught in a financial bind, might even feel like substituting the word “slave” for “servant.” Overwhelming debt extracts a steep toll from the people involved, including spouse and family.

Spending more than we earn will catch up to us sooner or later—usually sooner. When that happens, as it invariably will, we will wish we had heeded Chilton's simple advice, we must learn to spend less than we earn.

2.5 | PLANNING TO GIVE: A GUIDE FOR PLANNING YEARLY GIVING

Most people *intend* to be generous, especially in the future, but few actually *plan* to be generous. Though we make specific plans and commitments to pay monthly utilities, mortgage payments, and other household expenses, deciding what and where to give is more often left to chance. After all, we don't know what our needs will be this coming year, so how can we commit to giving a certain amount each month. And doesn't giving a predetermined amount each month seem like a cold, mechanical way to give? If we decide in advance how much and where to give, doesn't that squeeze out

God's guidance in this matter? Shouldn't you be led by your heart instead of the calculator and calendar?

But I believe God's spirit can direct people twelve months in advance as well as on the spur of the moment. If you are waiting for all the right circumstances to come together before you give it will never happen.

Planning to give is very different from intending to give. Good intentions are simply that—intentions. When we plan, we review the circumstances, plan a course of action, and then commit to do it. It may help to choose a worthy cause and start giving, even if your heart seems to lag behind. I have it on good authority that if you give to God and His work, your heart will soon warm up to the cause. *Matthew 6:21.*

If we see our giving as worship of God, rather than as giving to people, most of our excuses for not giving will evaporate.

Starting out with an evaluation like this may also make giving priorities clearer.

1. My/our total charitable giving last year was \$_____
2. I/we estimate our income for the this year to be \$_____
3. Expecting God to be faithful this year I/we plan to give \$_____
4. I/we have chosen to prioritize our giving as follows:
 - ____% to our home church for local and community needs
 - ____% to our Conference in support of the programs we do together—missions, publications, church planting, etc.
 - ____% to a Mennonite university, college or high school for investing in the spiritual nurture and education of our young people
 - ____% to MCC for relief of world needs
 - ____% to _____
 - ____% to _____

2.6 | FRUIT TREES AND VEGETABLE GARDENS



Three years ago we landscaped our third yard. Each time we planted young trees, including apple trees. Each time we knew we would have to wait several years before we would enjoy fresh apples, but we felt it was worth the investment and the wait. We were not disappointed. Once the trees started bearing fruit they provided a fresh crop each year. The current owners of the two yards we have left behind are now enjoying the fruit of our planting. Vegetable gardens produce food for a season, but fruit trees usually bear fruit for years to come. That is the reward of vision and patience.

Vegetable gardens produce food for a season, but fruit trees usually bear fruit for years to come. That is the reward of vision and patience.

The same principles apply to financial giving. Many Christians are torn between making short-term or long-term donations. They are aware of the pressing needs of their favoured charity where the dollar given today was needed yesterday. At the same time many

donors would like to see some of their funds, particularly those coming from a charitable bequest, provide a long-term legacy of support for their chosen charity. It is not a question of current donations (vegetable gardens) versus long-term charitable funds (fruit orchards). Charities need both immediate funds and a steady stream of long-term income that allows them to implement long-term programs.

Though we encourage and facilitate current charitable gifting at Mennonite Foundation of Canada*, we also help people plant financial fruit orchards that will provide a charity with annual earnings for years to come. These long-term funds, often referred to as endowment funds, are funds with a difference. Instead of using the capital for meeting current needs, the monies are invested (planting fruit trees) and only the annual earnings (apples) are used to support the chosen programs. It is a gift that will keep on giving year after year, even long after you are gone. Think of the benefit and encouragement this might be for the conference, a college, or your church.

Often those who plant a tree never get to sit under its shade or eat of its fruit, but that does not mean we should not be planting trees. We plant trees because we believe in the future. We plant trees for the common good. We plant trees because we want to leave behind a better world for our children and others who follow us. Those who establish these funds may never personally benefit from the programs but the legacy they leave will certainly strengthen the work of Christ for years to come.

Gift-giving options include donations, the gifting of publicly traded shares, charitable bequests, and charitable life insurance. Contact your area MFC* stewardship consultant for more details. Plant a fruit tree today.

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CHAPTER 3

MONEY AND THE CHURCH



There was no “Sunday Edwin” and “weekday Edwin.” Worship, work, relationships, and play flowed together into a whole person. In the same way, he was adamant that we are “the church” seven days a week. We gather weekly to teach and nurture the spiritual perspective, and to encourage each other for the rest of the days when we are scattered in our homes and places of work.

Money talk in the church often takes the form of a sermon on well-known stewardship themes, but Edwin loved to make things tangible and interesting. Consider the time he enlisted the help of the youth of the church to hand out wrapped candy to everyone as they entered the sanctuary with one direction, “Don’t eat it.” Those candies promptly became the currency for worship, for first fruits giving, and for generosity as he invited everyone to offer the bounty to God and share it with others. It is much easier to express how we feel about something concrete, like candy, then to talk about money. But Edwin knew it could open the door to a conversation about money.

Since the church gathered and the church scattered are the same people, how we live out our lives in the community sends a clear message to our neighbour about the church. If we are generous

and honest it's noticed; if we are stingy and penny-pinching that is noticed even more. Edwin spent almost all of his working life in some form of kingdom work and had a highly developed ability to read people and to gently nudge them along the path to faithful living. For example, there was one particular ministry colleague with whom he often had breakfast, and somehow Edwin always ended up with the bill. That wasn't a particular concern to him, but the day his friend offered to pay was a red-letter day. Generosity was growing.

Edwin would be one of the first to say that how we handle our money is a reflection of our spiritual well-being, and within the church we can challenge each other to new levels of faithfulness, joy, and generosity.

—Corinne Klassen

3.1 | WITH OPENNESS AND RESPECT

In my role with Mennonite Foundation of Canada*, I have the opportunity of meeting a great variety of people in many different places. On a recent Sunday morning visit to a church I met a woman who had started attending the church about two years earlier. During that time she had become deeply attached to this group of caring believers and had formed some significant friendships. As a new believer she was very responsive to Christian teaching, and was eager to apply her new faith understandings to the management of money.

Just prior to my visit, she and her husband had faced a difficult decision. He had been offered a promotion that offered significantly higher pay but that meant relocating to another city. They could certainly use the increase in salary to provide for their young family, but leaving this church behind was not an option. They had decided to stay.

What was it about that particular church that resulted in such loyalty? Open, honest interaction about the issues of life. On the morning I was present the adult education class focused on money issues. The class happened to be test teaching the soon to be released MFC* study series *God, Money, and Me*. Participants shared how they wrestled with making ends meet, and the joys and struggles of giving their first fruits offerings.

In a previous session, one of the class members had asked the group to help him discern about buying a sport quad. Though many in the group had encouraged him to proceed with the purchase, on this particular Sunday he reported back to the group that after receiving the input of the class and upon further personal reflection he had decided not to buy. Such honesty, such openness, such respect, such support. No wonder this couple was not willing to leave that church even though relocation meant more money.

Occasionally in life one is fortunate enough to be part of a group of believers who share honestly and deeply about their lives, but

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rarely have I seen such openness and accountability around the issues of money. Clearly this atmosphere had been nurtured in the church for some time. And maybe in some small way, the curriculum helped to facilitate the process.

3.2 | DESIGNATED GIVING—A PART OF OUR WORSHIP EXPERIENCE?

The practice of designated giving allows donors to channel their gifts to God towards particular programs they wish to support. Sometimes people wish to give support to a charity not included in their church budget. At other times the church may have a program, such as a building fund, which it has chosen to fund through designated gifts rather than through the church budget. Much to the chagrin of church treasurers, who find that processing designated gifts takes a lot of extra work, the practice will likely continue and maybe even increase. We reflect the times. We like to send our gifts to a cause of our choice rather than, or in addition to, those chosen by the church as a whole.

In addition to the designated giving we do within the context of our home church, we give to causes outside of our local church budget. Many of us give monthly support to a missionary, a needy child, a Christian college, MCC, or a national evangelist. We give because we believe in the person or cause and see it as part of God's work at large. If the causes we wish to support are not part of our church, we simply mail our cheques directly to the agency.

Gifts given to God through our church are part of our corporate worship because we usually give them on Sunday morning.

Gifts given to God through our church, however, are part of our corporate worship because we usually give them on Sunday morning. They are gathered and offered to God in worship and thanksgiving, with the request that God bless the gift and the giver. Gifts given directly to a charity miss out on this corporate act of worship and blessing, but they could be included.

People who give to charitable agencies beyond the local church budget could prepare their cheques and envelopes as usual, but instead of dropping them in the mail, bring them to church. Then when the offering is taken, place the addressed, stamped envelope in the offering and have it included in the offering worship. Upon receiving the offering, the treasurer can simply place these envelopes in the mail without any additional work or expense.

Is the added hassle worth it? I think it is. No church can include all worthy charities in their budget, but that doesn't mean they cannot be included in the offering worship. By including them in this way, we acknowledge that kingdom work extends beyond the boundaries of our church and as a congregation we want to bless it.

Some may fear that if the church gives its blessing to gifts going beyond the local church it may divert funds away from badly needed local programs. My hunch is that it's not likely to happen. In fact it might have the opposite effect. By including all of our gifts in the offering worship, we might develop a more holistic view of our giving and God's kingdom needs at home and abroad.

3.3 | THE WITNESS FACTOR

Throughout the history of the Christian church, the gospel has impacted not only the heart but also the financial practices of those who embraced its teachings. When Zacchaeus turned to follow Christ, he immediately gave half of his wealth to the poor as well as offered restitution to those he had defrauded. *Luke 19:2-9*. Realizing that the rich young ruler was too distracted by his wealth, Jesus challenged him to sell what he had and give to the poor. He would then have freedom to follow. *Matthew 19:16-24*. The early church believers sold possessions as necessary to provide for the needs of the people who stayed on in Jerusalem after Pentecost. *Acts 2:45*. Clearly the gospel has implications for how we manage money.

People watch us as we work, invest, spend, and share. Each financial transaction is an act of witness and enhances or undermines our reputation in the community. From buying a car

to paying for a meal in a restaurant, people observe. Squeezing deals so that we can brag to our relatives at the Sunday dinner table may earn us the admiration of family and score points with our peers. Unfortunately, sometimes those same transactions may leave people less interested in hearing about our God. Often our financial reputation precedes our verbal witness in the community.

Before we are ready for major spiritual responsibilities, we need to learn how to manage our earthly possessions with an eternal perspective.

I have always been intrigued and somewhat puzzled by the terse statement found in Luke 16:11, “So if you have not been trustworthy in handling worldly wealth, who will trust you with true riches?” Whatever additional meanings there might be, the most obvious interpretation of this verse is that managing our earthly possessions responsibly is a prerequisite to handling spiritual responsibility—that handling worldly wealth with integrity prepares us for handling “true riches.” We may be tempted to think that since our possessions are temporal it doesn’t really matter how we acquire and use them, but Luke suggests otherwise. Before we are ready for major spiritual responsibilities, we need to learn how to manage our earthly possessions with an eternal perspective.

When instructing new believers, we emphasize spiritual disciplines like prayer, bible reading, service, sharing our faith, and fellowship, but too often leave any discussion about money to the very end, if at all. This suggests to people that how Christians manage money and possessions is not very important. That is the wrong message. Learning to manage money as a steward for God should be one of the first learning tasks of a new Christian. Why else would Jesus devote so much of his teaching to the subject?

From paying debts to making investments, how we manage our money is an integral part of our witness. What is your money saying in the community? Is it undermining or undergirding your witness of faith?

3.4 | WHAT WILL GOD DO WITH CASH?

Giving to God took on added meaning for me a few days ago. I attended a function where an offering was designated for God. It was an impromptu offering to be given to God as an expression of our love for Him. No designation had been chosen, no receipts would be issued. Just a gift from me to God, saying, “I love you.”



Being of a practical nature, I wondered what the gift would be used for—what person in need or mission would be the recipient. After all, what would God do with cash, providing we could somehow deliver it (and Canadian money at that).

Would God hang on to it, or would it be passed on to some person in need? Though my gift was rather modest, especially considering it was a gift of cash placed in an open basket, I certainly did not want to see it wasted.

This raised an interesting question. Is a gift of love given to God ever wasted? Even if there was no earthly beneficiary? Apparently the answer is yes, and there is plenty of biblical support.

Consider the Old Testament system of offering the first fruits of crops and flocks. Except for some portions set aside for the use of the priests, these gifts to God literally went up in smoke.

Similarly, when Mary anointed Jesus with perfume, most of the perfume was poured on Jesus for no practical reason. It simply ran off His body and collected in small puddles on the dirt floor. Not surprisingly, some of the bystanders considered this an extravagant waste. Why? Because it didn't serve any earthly good such as feeding the poor. I can certainly understand their perspective.

In my giving, I have always given lip service to the idea that my offerings were a gift to God, but in my mind I could see the ultimate recipient (my home church) much more clearly than I could see God.

We want to share God's generosity with others, but let's remember that Christian generosity is more than philanthropy—it is an act of worship.

Although many biblical passages exhort first fruits generosity to the people in need, other key passages speak only of giving to God. *Proverbs 3:9-10*; *Malachi 3:6-12*. Certainly, we want to share God's generosity with others, but let's remember that Christian generosity is more than philanthropy—it is an act of worship. By this act I declare to myself and to others that this God is my God, and holds first place in my life.

Next time you give, don't move the money too quickly from your pocket to the eventual recipient. Make sure it is a gift to God. Let God have it first—before He passes it on to your church treasurer or conference bookkeeper to be used for kingdom work.

3.5 | CHRISTIANS AND DISCOUNTS

There are churches and related agencies that believe the public should support their cause by offering a discount on any goods and services purchased. If they purchase groceries for their church retreat, they expect a percentage discount on the bill. If a roofer is called to fix a leak in the roof of the church, often prices (and the contractor) are squeezed for the benefit of the church.

Some Christian leaders assume a similar approach to their personal purchases, believing that since their paycheck comes from the church or a church based agency, retailers should provide a discount on their purchases. If they need a car, they expect the dealership to shave a thousand dollars off the price because they are in ministry. If they shop for clothes, they expect a preferred price.

I well remember the first time it happened to me. I was buying a suit from a retail store whose owner was a Christian. Their company practice, the sales person explained, was to give Christian leaders a 10 percent discount on all purchases in the store. Though I accepted, I felt awkward. I wondered what the church I pastored would think if they knew. I wondered what the sales person thought of the practice.

If discounts are offered, that is fine. Some retailers, wanting to support God's work through their profession or business, freely offer a discount to church related staff and agencies and that is admirable. May God reward their generosity! But it is another matter entirely when the church or related staff act as if they are entitled to preferred pricing, putting retailers into a squeeze. Maybe Christians in particular should pay full price so that our brothers and sisters in the retail business can continue serving those who may be a credit risk.

Many businesses set aside a percentage of after-tax earnings to give back to the community as social capital for the betterment of the community.

Many businesses, desiring to be good corporate citizens, set aside a percentage of after tax earnings to give back to the community as social capital for the betterment of the community. For Christian agencies to benefit from this generosity, along with other community agencies, is fine, but even here we should not assume that to be our entitlement. For Christians to expect the "world" to pay for the work of the church seems incongruous.

What is the image left in the mind of the retailer? The church is too cheap to pay its own way?

Recently a small town Christian grocer mentioned that profit margins in the retail business were slim, making it difficult to operate without the economies of a scale enjoyed in larger centres. When a large box store opened shop in a nearby town, the problems were exacerbated. Sales dropped significantly as people drove the 90 km to save on their purchases. But one thing didn't change: local church and community people continued to ask for discounts and donations even though they did their major shopping elsewhere. Though the grocer wanted to be generous, it was difficult.

Maybe it is my pride. Maybe it is my stubborn desire to be self sufficient. Or, maybe the answer lies in another direction entirely. Maybe we shouldn't expect the world to pay for kingdom work. If they offer, fine. Expected? No.

CHAPTER 4

MONEY AND THE FAMILY: HOW TO MANAGE PERSONAL FINANCES



My friend Edwin Friesen was a very special person. He was truly practical and genuine—did not put on airs or try to be someone he was not. What you saw was what you got. He was comfortable with who he was.

Edwin spoke in a straightforward way, always speaking his mind. He could clearly articulate and communicate deep thoughts using simple language that everyone could understand. Financial management can easily be riddled with poorly understood terms and acronyms. Edwin could take the mystery out of RRSPs, RRIFs, and TFSAs and make an otherwise boring and confusing topic interesting and understandable.

Edwin possessed a dry sense of humour which helped to keep an audience interested in his presentations. He would often sprinkle his talks with personal stories about how he and Lil made decisions, or he would share stories about money issues in the home, and how life lessons could be learned from them.

The matter of brevity in his presentations was of paramount importance to Edwin. He was fully aware that most people could not concentrate on a lengthy presentation. He was a strong proponent of the adage: “A good speaker takes no more than 20 minutes to present his message—and a bad one shouldn’t either.”

Edwin, in his writings, shares nuggets of “common sense” for keeping a handle on personal finances which I share:

- Live within your means.
- Do not borrow money to buy things that depreciate.
- Always pay off the full amount on your credit card statement.
- As wife and husband, make financial decisions together.

He would then take those basic principles and elaborate on them to solidify a message that is still important today—“with a little planning, resisting impulses, patience, and thus avoiding debilitating cost of punitive interest rates, life can be much less stressful.”

This collection of Edwin’s wisdom is a real tribute to a great friend, fellow parishioner, and role model.

—Lloyd Plett

4.1 | CELEBRATING MONEY

Once I participated in a week-long study, which focused on the biblical teaching about money and its role in our lives. To help us understand the dynamics that had influenced our present understanding about finances, we were asked to reflect on our childhood memories of money.

Did we remember discussions about money? Were those memories associated with happiness or tension? Were the benefits of money celebrated? How did the lack or abundance of money shape our life? What money values were we trying to instill in our children?



Edwin and his family

That led me to think of our children and how Lil and I talked about money during their formative years. As in many homes, money was often a rather limited commodity. Major purchases were often deferred, sometimes indefinitely. Though we sometimes worried about money, we tried to shield our children from it.

One year, when our children were in their early teens we came upon a creative way to celebrate the benefits of money while at the same time providing for their needs. In our Christmas letter to the children we informed them that upon receiving our annual child tax credit, which usually happened in mid-April, we would give each of them a hundred dollars to shop for clothes of their choice.

The months leading up to this granddaddy of all shopping days were filled with catalogue and window shopping. Lists were made and revised. Colors and coordinates were discussed. When the day came, they would be armed and ready.

When the money finally did arrive we were off to St. Vital Shopping Mall. Lil and I sat in the center court as our children scoured the stores for their purchases. A few times they checked back to confer with us, but it was their night.

Though it was late by the time we arrived home, each of the children modeled his or her purchases while the camera clicked. This was truly the epitome of a family shopping trip! And it was fun. Maybe the reason that night was so much fun was that this event was preceded by four months of anticipation.

What will your children remember about money issues in your home?

4.2 | FOR COUPLES ONLY

According to an old adage, opposites attract, and that still appears to be true today. Talkers marry good listeners, the cautious marry risk takers, spendthrifts marry savers, and impulsive people often marry those who patiently deliberate each decision. In theory at least, the strengths and weaknesses of each are countered in the other, making for well-balanced couples. Each one has areas of strength and, if allowed, can use them to the advantage of both.



Edwin and Lil

In real life things are often quite different. The very things that first attracted a couple to each other often become sources of irritation. The listener wants the bubbly talker to listen more, the talker wants the listener to speak more.

That same attraction and corresponding irritation can be there regarding the management of money. Take an impulsive spender who can't walk by a bargain bin without pulling out the plastic. He knows he needs help with managing money. He knows his wife is a lot better at allocating spending, and yet when the spouse tugs at his arm to guide him away he is resentful and feels his maturity questioned. And when they get into the car, were it

not for the confining space of new small cars they would sit a lot further apart.

Even couples who have significantly different money personalities may still share common values and goals.

Given that marriage partners are often quite different in their approaches to managing money, what can you do when you have married a “money opposite?” The Old Testament prophet Amos asks the rhetorical question, “Can two people walk together without agreeing on the direction?” *Amos 3:3*. The implied answer is “No.” The same certainly applies to money management in marriage as many couples have discovered to their bitter disappointment. But even couples who have significantly different money personalities may still share common values and goals.

To get headed in the same direction couples should work towards agreement on some of the basics.

To get headed in the same direction couples should work towards agreement on some of the basics, for example: commit to regular first fruits giving, place 5-10 percent of income into long-term savings/RRSP, pay off the full credit card balance each month, make no major money decisions without full discussion and approval of both spouses, decide on who pays the bills, agree on loan limits and repayment schedules.

At the same time, give each other some room for personal preferences. One spouse may choose to buy better quality clothes believing that to be the best value, while the other spouse may prefer to shop for no-name specials. Some couples agree to give each other monthly discretionary spending money to have at least some measure of financial independence.

Sometimes the money issues are exacerbated by gender stereotypes. “My Dad always kept track of the money, why can’t you?” or “My mom was frugal, how come you can’t control your

spending?” Based on my observations over the years, in about half of the marriages women are better at handling the money and in the other half it is the men. Let the person who has the skills and the discipline take the lead.

When opposites attract there is still hope for them to walk arm in arm into the sunset, if they can agree on the direction.

When opposites attract there is still hope for them to walk arm in arm into the sunset, if they can agree on the direction.

4.3 | MOM’S ACCOUNT: A FAMILY’S FINANCIAL LEGACY



Edwin and Lil on their wedding day with brother Peter and Edwin’s mom and dad on the right.

This week I went to the Credit Union to close off my mom’s account. Funeral expenses had been paid, terminal tax return filed, last cheque returned to OAS, Canada Customs and Revenue Agency had issued their final clearance, and the cheques to the heirs had cleared. Closing the account seemed like the next logical step. Dad’s name had already been removed from the account

some 15 years earlier. Both parents had now gone on to their eternal home, leaving behind all their earthly possessions.

All of this reminded me of the words of Ecclesiastes 2:21, “For a man may do his work with wisdom, knowledge and skill, and then he must leave all he owns to someone who has not worked for it.” (I must admit that I take some exception to the last part of the verse since I feel that I worked quite hard for any inheritance coming my way.)

When I informed the teller of my intent, she hesitated and then suggested I wait for at least another six months, maybe another year before making it final in case there was any further activity on the account. Having previously consulted with the other executors and agreed that we were ready to proceed, I insisted and the teller acquiesced. After what seemed like an inordinate amount of paper work, Mom’s account was closed. For all intents and purposes that marked the end of Mom and Dad’s earthly association with money, or did it?

If it hasn’t been already, the money left to heirs will soon be spent. However, the example of how our parents frugally stretched their modest means to provide and share will influence how my siblings and I manage our resources for years to come. If my parents had ever taken the time to formalize their money principles, I believe it would include the following:

- Give your first fruits to the local church and its ministries.
- Undertake loan obligations cautiously and with great commitment.
- Freely share what you have including farm machinery, time, beds, and meals.
- Give to the needy both at home and abroad.
- Be thankful for what you have and make do.

The greatest financial heritage anyone can leave the next generation is a good example.

Actually, as I reflect on this I believe that the greatest financial heritage anyone can leave the next generation is a good example. And though my parents were far from perfect, they left a good example of what it means to manage money with integrity, frugality, and generosity. When it comes time for our children to close off our bank account I hope they can say the same.

4.4 | ARE YOU KEEPING A FAMILY SECRET?

Many parents have never openly discussed their farm or business transfer or estate plans with their adult children. Some parents can't bring themselves to talk about estate issues even as a couple, never mind as a family. Others may regard any such discussion as morbid, or maybe as an invitation to a premature death. Some parents will confide in one or two children but exclude others, leaving them to speculate.

It is no secret that some day, sooner or later, we will die. Discussing our estate plans will neither hasten nor delay our death. And when we die, we will leave behind all our carefully accumulated possessions for others to enjoy. Solomon, the wisest man who ever lived, captured the irony of this in the following, "For a man may do his work with wisdom, knowledge and skill, and then he must leave all he owns to someone who has not worked for it. This too is meaningless and a great misfortune." *Ecclesiastes 2:21*.

Many people regard wills as very private documents, the contents of which remain a mystery until after the person has died. Maybe it is time that we looked at estate planning as a family affair, and that we looked at wills as family documents. Though it is your estate and you have the right to do what you want, getting your family's input and understanding can add so much to the process.

While there may be situations in which it might be wiser not to disclose the contents of the will to family, in most cases open discussion will lead to a better transition of our assets to the next generation. For those circumstances where it may not be wise for

parents to divulge specific personal financial information, they can still outline their estate plans in terms of percentages or shares.

Having a will is great—discussing your estate intentions with your family adds meaning and understanding to the process. Have a family conference. Invite the children, and possibly their spouses. Review and clarify your succession and estate plans with them. Issues to be discussed might include executors, distribution to heirs, portion to charity, the pros and cons of distribution before death, farm or business succession, power of attorney, heirlooms, repayment of loans to children, tax implications, and trusts for heirs. You may even want to wax eloquent on your understanding of biblical stewardship as it relates to your possessions. Seek the input of your children and build consensus. Planning for the eventual distribution of our assets is part of being a good steward.

4.5 | BANK OF MA PA

Sooner or later most parents play the role of loans officer to one or more of their children. It may start innocently when one of the children can't shake enough coins out of her piggy bank for the new computer game she wants. So you lend Susie \$75 against her future allowance. You agree to a simple repayment plan of half her monthly allowance until the loan is paid off. Next is a car loan followed quickly by tuition for post-secondary education. Then you co-sign the mortgage for her first house.

A series of unfortunate circumstances follow—a failed marriage, loss of a job, some health problems—and now the loans are in serious default. To make things worse, you know your other children are watching to see if Susie will get even more preferential financial benefits.

Now what? All too often I meet with parents for whom this scenario is uncomfortably familiar. To be a parent and a loans officer is one thing, but to be a parent and a bill collector is quite another. Some parents, hoping not to stir up further family problems, try to keep the delinquent loan a secret from the other children. That almost never works.

What can you do? Should you just forgive the debt? What about the other children? Can you afford to pay them an equal amount in cash without jeopardizing your own financial situation? Do you continue to apply some pressure for payment? Should you instruct your executors through your will to forgive any family debts owing to your estate? How will that make the other children feel? Should that debt be deducted from the respective child's share of the inheritance?

There is nothing inherently wrong with parents lending money to their children. If done correctly, it can be a valuable teaching experience.

There is nothing inherently wrong with parents lending money to their children. In fact, if done correctly, it can be a valuable teaching experience. Reduce the risk of a bad experience by considering the following suggestions before you become a banker for one of your children:

- Don't borrow or co-sign for more than you can afford to lose.
- Try to keep the benefits offered to each of the children as equal as possible.
- Clarify all the details of the loan (repayment schedule, interest rate if any, etc.).
- Formalize these details in writing, including signatures.
- File a copy of the loan agreement with your will so that the executors know the details.
- Include instructions in your will regarding outstanding family debt.
- Instead of making a loan to your children, consider gifting them some money for a down payment, enabling them to get the balance of the financing at the bank.

Happy banking!

4.6 | DOWNSIZING BY CHOICE



The last house Edwin built and lived in.

Recently, seeing no “smaller appetite” options on a restaurant menu, I asked the waiter if I could order a smaller portion of a featured meal, believing that would still be fully adequate. The waiter protested, saying he would have to charge me for a full-sized serving. I told him that wasn’t the point. To reinforce my request I offered to pay more than the menu price if I could get a smaller meal. This was even more confusing! I ended up ordering a less desirable meal.

In many different ways we are being pushed to live super-sized lives.

In many different ways we are being pushed to live super-sized lives. From fries and drinks to monster trucks and homes, big is in. We need large homes to house our accumulated possessions. We need large closets to store the clothes we wear, and the ones we no longer wear but can’t get ourselves to give away. We need large garages to store our outdoor “toys” and “no longer being used” household items. We have games and puzzles we haven’t touched in a decade.

Lil and I have been empty nesters for a number of years. We have a wonderful two bedroom house, (one bedroom also serves as a

home office), a spacious garage with a workshop, and a large yard. Periodically Lil fills a box or two of stuff we no longer need and takes it to the thrift store where she volunteers (none of my stuff had passed the expiry date as far as I can tell). Here customers practically fight over their good fortune. Then, after her shift, Lil saunters through the store and finds some really neat (cheap) stuff to bring home and the cycle continues.

Things temporarily enhance our enjoyment of life, but if we look to them to find lasting fulfillment they will disappoint us.

To downsize voluntarily seems to go against not only our culture but also against our human nature. We have been conditioned to believe that happiness is found in things, and if you want to be really happy you need to accumulate many things. Maybe it's time once again to turn up the volume on some words of scripture. Solomon who spoke from considerable life experience said, "Those who love money will never have enough. How absurd to think that wealth brings true happiness!" *Ecclesiastes 5:10*.

Sometime later, Jesus spoke to the culture of his day as well as ours when he said, "Don't be greedy for what you don't have. Real life is not measured by how much we own." *Luke 12:15*. Things temporarily enhance our enjoyment of life, but if we look to them to find lasting fulfillment they will disappoint us. Ultimate security and happiness is found in God, not things.

To downsize voluntarily seems to go against not only our culture but also against our human nature.

So go ahead. Go through your home and look for things that have not been used in the last year or two. Pack them up and head off to the nearest thrift store. Should you ever miss the item, which is highly unlikely, you can always go back to the same store and re-buy your donated items if they are still on the shelf. It may help to remember that often the profits from the store go to a worthwhile cause.

CHAPTER 5

FAITH AND BUSINESS: A COMPLICATED RELATIONSHIP



As someone who worked as a pastor, a conference leader, and also ran his own business, Edwin had a unique understanding of how faith and business interact. He understood because he had experiences in common with those that had financial struggles and those that had significant resources in the church, and he cared deeply for people in both situations.

After Edwin joined the Mennonite Foundation* we would get together occasionally, and the conversation often turned to business and the church. It was evident that Edwin had a passion for the church with a real heart for the business people within it. He felt that the business person was often misunderstood and not adequately utilized in church. He noted that the strengths that made one a good entrepreneur conflicted with how the church operated. The business person often makes quick decisions and the church makes decisions after a lengthy process.

* *Mennonite Foundation of Canada (MFC) changed to Abundance Canada in 2016.*

Edwin felt business people have many strengths to offer, but often we ignore them until the budget comes up short or we need funds for a new building project. This can make them feel frustrated or even used. If this continues the church will miss opportunities to learn from the business community. If congregations can celebrate public speaking, teaching or musical abilities as gifts to be used for the glory of God, why can't we see the skills of entrepreneurs in the same way?

Edwin also saw the connection between faith and business in the way the business owners and employees work together. He always believed that a Christian businessman has a responsibility to portray God by treating his employees fairly. Yet Edwin would also say that the Christian employee has just as much responsibility to be honest with their time and to give 100 percent effort when at work. To truly reflect what God is about we need both Christian employees and business owners.

Edwin believed that work and financial gain should be done with a larger and more important goal in mind—to put God first. In business, as in everything else, Edwin was firm that we use our resources wisely in service of God.

—Gary Sawatzky

5.1 | ENTREPRENEURS—GOD’S GIFT TO THE CHURCH

Sometimes business entrepreneurs get a bad rap in our churches. Far too frequently they are stereotyped as caring only about the bottom line with little regard for the welfare of their employees, the environment, or tax rules. On the other hand, the business people may feel that the church sees them primarily as an ATM, with little regard for them as individuals or for the wisdom and skills they can bring to the church.

I have met many entrepreneurs who believe that business is what God has called them to do.

To be sure, there are business people deserving of such negative stereotyping, just like there are in other professions. But there are many entrepreneurs that deserve better, much better. In my years with Mennonite Foundation of Canada* I have met many entrepreneurs who believe that business is what God has called them to do. Within that calling they seek to provide a good product, be fair to their employees (and their families), make a margin, and be generous with their profits. Many of them go the extra mile for their employees, helping them over rough spots in their personal lives even when their productivity lags.

Jesus seemed drawn to business people. He mixed easily with the tax collectors, joining them for an evening of conversation and dinner hosted by Matthew, a brand new follower of Jesus. *Matthew 9:9-13*. On another occasion he invited himself to the home of Zacchaeus, a wealthy tax collector who turned on a dime, made restitution for fraud, and heard Jesus pronounce a blessing on his home. *Luke 19:1-9*. Jesus and his entourage were supported in their itinerant ministry by a group of women who, as Luke is careful to note, did so out of their own income. *Luke 8:1-3*.

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Many of Jesus' stories and parables have an entrepreneurial flavour. In one story an entrepreneur gave various amounts of money to three individuals and sometime later called them to account. Two had doubled their money and were highly commended. The third had kept the money safe but was soundly condemned for not having ventured. The first two saw opportunities and pursued them, the third waited for a cloudless sky which never came. *Matthew 25:14-30*.

Business people are God's gift to the church just like janitors, musicians, teachers, ushers, food coordinators, and youth sponsors. Often they have skills in planning, management, human resources, big picture thinking, and problem solving that can add depth to the ministry of any church.

How many people in your church including yourself would have a job if there were no entrepreneurs?

The next time you find yourself negatively stereotyping entrepreneurs in your church, ask yourself some questions. How many people in your church including yourself would have a job if there were no entrepreneurs? What personal skills do the entrepreneurs in your church have that could enhance the work of your church? Don't shortchange your church by marginalizing the entrepreneurs. After all, they are God's gift to the church.

And when you take an entrepreneur out for lunch, surprise them by picking up the tab. Then leave a generous tip, that will surprise them even more.

5.2 | SERMON—BUSINESS AND THE CHURCH

Suggested Scripture reading: Micah 6:6-8, Matthew 5:13-16

This sermon focuses on one simple question. During what chapter of my life was I the best Christian, the most spiritual? Was it as a grain, cattle, and hog farmer in the Interlake? Was it as a

residential construction contractor in the Interlake? Was it as a Cat operator doing road construction in Saskatchewan? Was it as a partially self-supporting church planter in Hudson Bay? Was it as a pastor of an established church in Kleefeld? Was it as conference pastor for the Evangelical Mennonite Conference? Was it as a realtor in the Southeast? Or is it in my present role as stewardship consultant for Mennonite Foundation of Canada* in Manitoba and Saskatchewan?

Or maybe I should divide my life another way. Was I more spiritual as a single person, as a married person, as a father, or as a grandfather? During what chapter of my life was I most spiritual? When was God most pleased with me?

On a Sunday in the winter of 1992, February 3 to be exact, Lil and I spent the day in the Brandon area. I spoke in the Griswold church in the morning, at the local seniors home in the afternoon and then joined the region ministerial for supper, inspiration, fellowship and communion service. It was an exhilarating experience. I was pumped and the adrenaline was flowing.

On the way home that night I mentioned to Lil that I thought I might be catching a flu bug since my body was aching all over. As it turned out, my body was saying enough is enough. My body had simply run out of gas.

Even though I told my body to move, it seemed to have a mind of its own. Some of you will understand this. The alarm goes off at 6:30 and it is time to roll out of bed. You tell your right leg to get out first, but the leg says, “No way. I went out first yesterday. It is not my turn. Let the left leg lead the way today for a change.” Sometimes your body doesn’t want to do what you expect and so you have to adjust.

The fatigue problems continued for some time, and I saw no option but to terminate my role as conference pastor. After 10 years it was probably time for a change, though I had not planned for it. But where do you go when you’re middle aged and not sure about health. Jobs were scarce and my initial attempts at finding a

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new place of employment were futile. I made application to six or seven posted jobs but received no response. Since it seemed that other people didn't want to hire me, I decided to hire myself.

Looking to bank on my previous involvement in construction, contracting, and my interest in people, and after receiving encouragement from my brother, a veteran realtor, I turned to real estate. I worked hard and did quite well. I never liked the hours though, they were unpredictable and demanding.

At the same time I enjoyed the view from the other side. It had been some time since I had earned my keep outside the context of the church. I felt good about competing in the market place. I managed to earn my living in a very competitive field. Let me assure you there were no handouts.

Real estate put me in touch with a lot of new people. About 90 percent of my sales were with people I didn't know, friends I had never met. That was refreshing. The reception from the business community was excellent. Bankers noticed me on the street. Lawyers offered to pay for my lunch. Freelance mortgage brokers offered around-the-clock service. First-time home buyers leaned on my advice. Farmers asked about the anticipated rise and fall of land prices. Business people were looking for more acquisitions. I enjoyed it.

I learned to live without a regular paycheque, which tested my faith as well as my self-confidence. The opportunities to integrate my faith values and my work were everywhere.

In the process of leaving the role of conference pastor and becoming a realtor I had to redefine who I was. As is the case for many men, much of my self-image and worth as a person had been tied to my work, that of church leadership. When I left the role of conference pastor, I had no public church role. For a while, due to fatigue, I declined most public presentations. This forced me to answer a difficult question: did God think less of me now that I was a realtor? Had God been proud of me as a church leader and was now ashamed to call me his child? Or was God even that concerned about which profession I was in?

In this process of change, I began to understand that God loved me for who I was, not merely for what I did.

In this process of change, I began to understand that God loved me for who I was, not merely for what I did. I also came to understand that God was more concerned that I was a Christian in any job, than that I worked in a Christian job.

For me this was liberating. These experiences stretched me and helped me to grow in new and exciting ways.

For a number of years I had earned part of my income in construction, the balance came from the churches we pastored. In 1969 Lil and I took our two children and moved to Hudson Bay to plant a church. Since the church was small and conference support was partial, I worked at carpentry alongside my church responsibilities.



Edwin and carpentry were inseparable.

The church people affirmed my strong work ethic. Hardworking, at least partially self-supporting, yet still involved in church leadership. This truly epitomized Mennonite values and I received lots of affirmation. I was a good Mennonite boy.

Our Kleefeld experience was similar. I did carpentry on the side while pastoring the church and earned several degrees studying at night. I received good affirmation from people for my hard work. Being conference pastor was similar. Now there was a whole

conference that assumed I was spiritual and serving well. (Well, actually not everyone. Some people thought I was anything but spiritual and my advice not needed.)

However, when I moved from being conference pastor into real estate, I experienced the reverse. My mother told me repeatedly that she prayed that I would be honest in my dealings. I said thanks, but could she also pray that I might have sales and be able to put bread on the table, shoes on the feet, and have something to share.

The reaction from my church peers was mixed. Several church leadership people kept in touch, shared friendship, and affirmed me as a person. They did not judge me for making a career change. They related to me as a person and a fellow Christian attempting to be faithful in this new setting. They accepted me and my work as a realtor in good faith. In fact, several pastors and missionaries came to see me and asked if there was life after church leadership.

Other leading church people were less charitable—a few were a lot less charitable. Several took me out for coffee and challenged me to leave this “filthy lucre” business and get back to spiritual work where I belonged. I appreciated their attempt at friendship, but not the advice. Some of these people were quite persistent. I continued to accept their invitations for coffee against the advice of my wife Lil. She felt I was only setting myself up for further hurt and misunderstanding. But I continued.

The fact that I had left the conference pastor position because of fatigue fell on deaf ears.

The message from these friends was consistent. Stop your disobedience and get back to your calling. The fact that I had left the conference pastor position because of fatigue fell on deaf ears. After all, what is more honourable than burning out for God? Surely it is better to burn out than rust out.

I have since discovered that this experience reflects what missionaries go through when after a term of service they return,

and then for whatever reason pursue other fields of service. The reason they returned is often brushed aside. The fact they returned and aren't going back is what matters.

The church is quite ready to give their blessing when we move from "secular" to "spiritual" work. But this was different. I was moving from church to business and the blessing and affirmation wasn't there. The assumption was that I had become a backslider. This hurt a lot, but the experience was good for me.

Now that I'm working with Mennonite Foundation*, people are totally confused. They don't know if this is secular or spiritual. I work with money so that must be secular. However, most of the money we work with is directed to the support of kingdom work—that sounds spiritual. And the fact that I work with stewardship education in church settings also suggests some spiritual connotations. Many people aren't sure what to think. I think it's great!

If a Christian is doing the job, it is permeated with all the fruits of the spirit and is carried out as if Christ was the employer or the employee.

In summary, the church was solid in affirming us when we chose to go into church leadership roles, but was sure that any preacher who left church leadership to pursue business was on the wrong path. That was moving from the spiritual to the secular.

But it is my understanding that whatever a Christian does is spiritual work.

Though we will generally deny it, the Christian community places a premium on some callings and downgrades others. We practice a hierarchy of callings. But it is my understanding that whatever a Christian does is spiritual work.

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It has nothing to do with who pays your salary, whether it be the church or Landmark Feeds. It has to do with who is doing the job? If a Christian is doing the job, it is permeated with all the fruits of the spirit and is carried out as if Christ was the employer or the employee.

In Colossians 3:13-14, followers of Christ are told to be Christ-like in their daily conduct—to be kind, humble, forgiving, loving, and to walk in unity.

“As God’s chosen ones, holy and beloved, clothe yourselves with compassion, kindness, humility, meekness, and patience. Bear with one another and, if anyone has a complaint against another, forgive each other; just as the Lord has forgiven you, so you also must forgive. Above all, clothe yourselves with love, which binds everything together in perfect harmony.”

This calling is for everyone.

For those who care for children in the home,
those who teach,
those who drive truck,
those who sell insurance,
those who milk cows,
those who work at the Bay,
those who work with pointy pencils and help us in our annual filing of income tax,
those who volunteer at the lodge,
those who study at University,
and those who serve the one pound order of fries at Kountry Kettle.

Our first calling in life is to be a Christian at work—to allow the character of Christ to permeate the way we go about our daily work. This applies to both employer or employee. The employee puts in a full day’s work with a positive attitude. The employer treats the employee with fairness and respect. Both are the representative of God to the other.

Do your work with a view to pleasing God. Though your employer is the one who signs your paycheque, remember that ultimately you are called to honour God with the way you do your work. If you are a Christian employer, you represent Christ to the people who work for you. If you are a Christian employee, you are Christ to the people you work with.

When it comes to money, some Christians like the Old Testament emphasis of connecting wealth and God's blessing. Others emphasize New Testament warnings against riches and suggest that we should "sell all we have and give to the poor."

I think Jesus would understand the tensions between profits, needs of the poor, and faith. His parents operated a carpentry business. No carpenter makes a living just building things for personal use, so obviously they were building things for other people. He was in business.

Some of Jesus' closest friends, Simon and Andrew, operated a fishing business. He made friends with tax collectors and business people. *Mark 2:15-16. Matthew 9:9-11.* Jesus and the disciples depended on the support of women in business for their ministry. *Luke 8:3.*

At the same time, in 1 Timothy 6:17, He warned against placing our trust in money instead of in God, saying, "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."

For the church, the challenge is to see our sisters and brothers in business not merely as a source of funds, but as Christians who seek to follow Christ in their calling as you seek to do the same in yours.

Christian business people need three things to run a successful business:

1. **Product:** a Christian perspective would require that the product was helpful to people with minimal long-term damage to the environment.

2. **People:** who have the skills, a strong work ethic, and a team spirit.
3. **Profit:** no business will survive without a positive, black, bottom line.

In the late '70s, Lil and I bought a duplex as an investment. It was mortgaged heavily, but if the rent payments would cover the mortgage payments we were happy. The mortgage was on a floating rate and some of you will remember what happened to rates at the time. They skyrocketed to 19 percent and we were in danger of losing our shirts, maybe even our pants.

During this time I received a phone call from a deacon from a neighbouring town. Was I the pastor of the Kleefeld church? Was I the owner of a duplex? Well one the tenants who was in serious arrears on their rent payment had asked for the help of their church to stop me from evicting them from the apartment. Being a Christian and a pastor surely I would have pity and let a couple of months rent be my contribution to these people's needs.

I felt cornered, which I believe was the hoped for result, but my answer was unexpected. Yes I was a Christian and that was the reason I would have to proceed with eviction. I had borrowed the money and I could not afford to lose more than one or two months of rent. If I didn't get rent money soon, I would have to default on my loan. Was I a Christian or a businessperson, or both? I believe both and hopefully without compromise.

So my advice to those in business is:

- Build on your God-given abilities.
- Be fair and ethical in your dealings with suppliers, employees, and customers.
- Aim for a reasonable profit so that the bills are paid, you have some further venture capital, and something left to share.
- Use your personal abilities as well as the assets of your business to build the kingdom of God.

And to those not in business:

- Realize that you have a Christian job because you are a follower of Jesus.
- If you are an employee, put in a fair day's work with a good attitude.
- Nurture a team spirit with the other employees.
- Realize that the business needs a profit in order for you to have a job.

Most Christian business people, like Christians in other professions, seek to be faithful in the context of their calling—faithful with their employees, their suppliers, and their customers. Some struggle to make ends meet. Some are very profitable. Some believe that God has given them a gift of making money for the purpose of supporting kingdom work. And they do so with great joy.

I believe that God is much more concerned that we are Christians in our job than that we work at a Christian job. Remember a job becomes Christian when a Christian is doing it, not when the church is paying the salary. In view of that, let us not be too quick to criticize the career choices of people. Let us rather encourage each other to be truly Christian in whatever job God has placed us.

5.3 | PRAY FOR THE RICH

“Give me neither poverty nor riches, but give me only my daily bread. Otherwise, I may have too much and disown you and say, ‘Who is the Lord?’ Or I may become poor and steal and so dishonour the name of my God.”

Proverbs 30:8-9

To be either rich or poor comes with challenges. The author of Proverbs suggests that there are unique spiritual dangers at either extreme of the economic scale. Often it seems the poor get all the sympathetic press, and although we beg for their money, the rich get stomped on by the church. Maybe it's time we take another look.

A successful business is built on three things—product, people and profit.

A successful business is built on three things—product, people and profit. Most of us have a job because someone has put his or her capital on the line, leveraged with a bank loan, to create a viable business. Once a business is rolling, employers need to perform an ongoing balancing act with product, people and profit. All three are critical, but often Christian employers find balancing people and profits quite a challenge. Once people have been hired, most employers feel a sense of obligation to their employees (and their families) to provide steady employment, even as their business bottom line bounces back and forth between red and black.

Without profits there is, of course, no charitable giving. Many Christian business people are very generous. Yet once a generous gift has been made it is frequently followed by an expectation on the part of the charity that a similar or larger gift will be coming their way next year. Some donors feel guilty if they are not able to increase or at least match the previous year's gift.

Oh the joy of being able to give. Oh the agony of deciding where, when, and how much. The number and urgency of appeals landing on the desks of the rich are probably not much different than those received by typical wage earners, except that the potential larger gift means it could be the make or break gift in a project. And who wants to carry the responsibility for casting the deciding financial vote on kingdom projects? If because of your financial gift the project goes are you then responsible to carry it in the future? What if your generous gift causes others to pull back, saying their gifts are too small by comparison to count for much.

Much to the chagrin of those people trying to raise capital funds for a major project, some with the capacity to make a substantial gift prefer to make their contribution towards the end of the fund drive, rather than at the beginning. They want to ensure that the entire church or constituency takes ownership of the project. They want to help, but don't put their gift in first lest others pull

back believing their gift is not needed. Fundraisers would rather the people with means come on board early with substantial gifts so that others see the project as viable and believe the target is within reach. But whenever the donation is made, their charitable gifts bring about much of God’s work.

Thank God for the rich, and then pray that God will give them divine wisdom to make good business and kingdom decisions.



5.4 | GOOD DEALS

I had long since forgotten our interaction. The car salesman had not. Years ago, while shopping for a car, I admitted to the local car salesman that I enjoyed the haggling process when buying a car. To preserve my friendships with people in the trade I chose to do business with dealers and sales people further from home and whom I didn’t know.

I could say that I was motivated by the desire to be a good steward of God’s gifts. More likely I was looking for the excitement of the negotiations, the right to brag about my astute dealings, the accolades of fellow hagglers—“Well done, brother.” I was obviously not concerned about the salesman as a person or about the fact

that he and his business needed a profit too. In retrospect, I regret that rash admission.

Is giving to the church more virtuous than paying a fair price for a product?

Truth be told, we as Mennonites are known as much for our frugality as for our generosity. Some would argue that if we weren't frugal we could not be generous. True maybe, but both virtues must be kept in balance. Is giving to the church more virtuous than paying a fair price for a product? Is it better if I give than if the salesperson does? Is being remembered for driving a hard bargain more important than being remembered for fairness? Comparison shopping is good stewardship, haggling may not be.

When I bought our latest car, I asked for a fair price and paid the asked price. The salesman expressed his appreciation for the straightforward sale and then asked if I remembered that conversation from 20 years ago. When I walked in he had expected a difficult process and so was pleasantly surprised at the painless dealings. I believe I paid a fair price for the car, though probably not one worth bragging about. But more importantly I have the added benefit of having earned the respect and friendship of the salesman. I would be happy to sit with him in church and to wash his feet at the next communion service.

CHAPTER 6

A GENEROUS SPIRIT: GIVING AND RECEIVING WITH GRACE



I was privileged to have Edwin Friesen as a mentor during my first year as a Stewardship Consultant with Mennonite Foundation of Canada*. With his years of experience, he was a helpful guide to MFC's* organizational culture and expectations. But far beyond communicating the practical skills needed for our workplace, Edwin was an incredible model of generosity.

It is an understatement to say that Edwin was humble. Even with his years of experience at MFC* he did not claim expertise. He was always genuinely collaborative, seeking out the wisdom of others and generous with his encouragement.

Very early in my time at MFC*, Edwin invited me to be part of a seminar he was planning for students at Steinbach Bible College. I accepted assuming I would be an observer, but it quickly became clear that, green as I was, Edwin believed I should participate in both the design and presentation of the seminar.

* Mennonite Foundation of Canada (MFC) changed to Abundance Canada in 2016.

Edwin had a passion for ongoing learning and discovery, especially when it came to connecting faith and everyday life. He had high expectations of himself, colleagues and the church when it came to critical faith discussions. Edwin was not afraid to test his ideas and he initiated lively discussions during coffee time or in staff meetings. Besides sharing his own insights he generously listened to other points of view.

I often observed that Edwin spent quality time with clients and donors, sometimes bending his own schedule to make in-person meetings possible. More than once, he planned his vacation travel to the West in such a way that he could drive through Saskatchewan and visit MFC* contacts along the way (with Lil patiently waiting in the car or accompanying him on a visit). In his life and work Edwin demonstrated the kind of generosity that he encouraged with donors and congregations.

Edwin would have winced hearing praise for his generosity. His preference more likely would have been for me to affirm that generosity begins with God. In response, Edwin sought to live generously in obedience to his confession of the gospel of Christ.

—Dori Zerbe Cornelsen

* *Mennonite Foundation of Canada (MFC) changed to Abundance Canada in 2016.*

6.1 | EXTEND YOUR REACH

Harry Emerson Fosdick, a longtime American churchman and author, said the following:

“Money is a miraculous thing. It is your personal energy reduced to portable form and endowed with power you do not possess. It can go where you cannot go; speak languages you cannot speak; lift burdens you cannot touch with your fingers and save lives with which you cannot deal directly.”

Wise words from an influential Christian leader.

Money is never a substitute for personal involvement, but it certainly can extend our reach.

Money is never a substitute for personal involvement, but it certainly can extend our reach. Though we do our best on occasion to try to beat the natural law, physically we are limited to being in one place at one time. However, through the sharing of our material possessions we can transcend the limitations of time and space and extend a helping hand to people around the world—people who would otherwise be beyond our reach.

Through the medium of money I can help drill a well in Ethiopia even though I do not have the time, experience, or equipment to do so. Even though I do not speak Spanish, I can support a national pastor in Nicaragua who moves from village to village sharing the good news of Jesus. Though I may not have the skill to work as a volunteer at the local pregnancy distress centre, I can help to provide for the physical needs of the unborn and their moms.

In fact, all around the world people are helped and encouraged by the gifts we give, praising God for the gift and the giver. I believe this was what Paul the apostle had in mind when he said, “This service that you perform is not only supplying the needs of God’s people but is also overflowing in many expressions of thanks to God....for the obedience that accompanies your confession of the

gospel of Christ, and for your generosity in sharing with them and with everyone else.” *2 Corinthians 9:12-13*. That truly is an extended reach!

6.2 | ICE CREAM

In his July 8, 2006 column in the *Globe and Mail*, Tim Cestnick, wrote the following:

Many years ago, a 10-year-old boy entered a coffee shop and sat down. My aunt, a waitress at the time, took his order. “How much is an ice cream sundae?” he asked. “Fifty cents,” she replied. He took some coins from his pocket and studied them. “Well, how much for a plain dish of ice cream?” he asked.

By now, more people were waiting for a table and she was growing impatient. “Thirty-five cents,” she abruptly replied. The boy again counted his coins. “I’ll have the plain ice cream,” he said. She brought the ice cream, put the bill on the table, and walked away. The boy finished the ice cream, paid the cashier and left.

When my aunt came back, she began to cry as she wiped down the table. There, placed beside the empty dish, were three nickels. You see, the little boy couldn’t have the sundae, because he wanted enough left over to leave her a tip. Now, that’s sacrificial generosity—and it was greatly appreciated.

When was the last time you curtailed your “ice cream” order so that you could be more generous to someone else? When is the last time you squeezed your lifestyle so that others might have more? When have you made a conscious decision not to buy something because you wanted to share more with others?

The very essence of giving is self-sacrifice. When you give something away, you have less than you had before you gave. If you give time to others, you will have less time for personal pursuits. If you give your abilities in service to others, you will

have less energy to employ these same skills for your own enjoyment, and if you give money or possessions to others, you will have less to spend on your own needs and wants. That is the essence of giving.

Some people working in the charity sector dream up creative and painless ways of giving. The intent is to find ways to give that do not “cost” the donor anything. Usually this involves an enhanced charitable tax credit that, in essence, leaves the donor no poorer after the gift has been made. It sounds too good to be true and it generally is.

Several years ago, Carl Juneau, a representative from the charities division of the Canada Revenue Agency, addressed that issue while meeting with charitable gift planners. “If making a gift has not made you poorer, you have misinterpreted CRA gifting rules,” he said. “And if such a loophole currently exists, and if CRA finds out about it, we will immediately move to close that loophole.” Clearly giving, according to CRA, must leave the donor financially poorer or it is not a gift.

Jesus understood that too. To give Himself to us, Jesus had to give up His rights as God and voluntarily live a life of human restrictions. *Philippians 2:5-11*. As God, He could be anywhere at any time, yet He restricted himself to walking or riding a donkey. As God, He could live without bread, yet He chose to be hungry and thirsty. As God, He was the source of life, yet He gave up his own life so that we might live. “He was willing to die a shameful death on the cross because of the joy He knew would be His afterward.” *Hebrews 12:2*. It is self-sacrifice, which leads to generosity, which leads to joy.

6.3 | OUTRAGEOUS TIP

Several years ago, a group of men invited me to join them for an out-of-town round of golf. On the way back, we stopped in Winnipeg at Chi-Chi’s, a nice Mexican restaurant, for dinner. The cuisine was excellent, but throughout the meal I was quietly bemoaning the price. Without Lil at my side I tend to eat more frugally.

The area was surrounded with more modestly priced restaurants—Wendy’s, KFC, Smitty’s, and Taco Bell to name a few. But I was a guest of the group, and besides, why did the decision about where to have supper need to reflect my leanings.

But things were about to get a lot worse. Amidst the frivolity of the dinner conversation someone came up with the crazy (generous?) idea of leaving a tip equal to the price for the meal. To support this outrageous idea, he asked us to visualize the waiter’s face when he saw the mother lode left on the table.

For some reason, I couldn’t visualize the waiter rejoicing in his loot. All I could visualize was the embarrassing futility of trying to explain a \$15 tip to Lil after I got home. I felt trapped. To add \$15 to my meal was not going to force us into bankruptcy, but neither could I reconcile that with being a good steward.

I have since asked myself, “What would Jesus do (or have done)?” Quite frankly, I don’t know. First, I have to picture Jesus in his flowing eastern garb teeing off next to the windy, rugged shores of Lake Winnipeg. Actually that isn’t so hard. Enjoying a meal with friends at Chi Chi’s? Even easier. Leaving an outrageous tip?

Was our tip God’s answer to that waiter’s prayer? I have no idea. Does it matter? If we do random acts of kindness do we have to know the end result? Maybe we can leave that with God.

Do all of our acts of kindness have to make practical sense, or can we, like Jesus, step across the line and do something a bit outrageous? Consider the practical value of Jesus inviting Peter to walk on water, supplying the best wine at a wedding feast, or causing a whole school of fish to swim directly into the net of some disillusioned disciples. These incidents make sense to us because we have the good fortune of hindsight and are able to see how Jesus used them to teach and bless. But what if we couldn’t see?

In retrospect, considering Jesus’ penchant for stepping across the line, that tip doesn’t seem nearly as outrageous.

6.4 | SUNDAY SCHOOL LESSON—THE GIFT OF CONTENTMENT

Scriptural references: Philippians 4:11, Hebrews 13:5, I Timothy 6:6-20, Matthew 6:19-21, 24-34, Proverbs 25:16

How much money is enough money? Would more money or more things bring us greater happiness, more courage, or more confidence? How much should I give to charity? How much can I keep for myself? Those who are preoccupied with questions like these probably have not learned to be content with God's good gifts.

A feeling of contentment is not dependent on how much we have. That is, contentment with our level of wealth may be entirely unrelated to the amount in our bank accounts. There are wealthy people who don't find contentment and poor people who do. But on the other hand, a person who sleeps in a different doorway every night may not have found it, and the wealthy philanthropist may have discovered it long ago. How then do we achieve financial contentment in whatever circumstances we find ourselves?

Christian contentment is an attitude, and it has little to do with asking "how much is enough?" Financial freedom begins when we let go of the expectation that money can meet psychological needs. Only when these needs are being met in a meaningful relationship to God and to the people around us can our financial attitude move towards contentment.

Financially contented people are those who have achieved a realistic view of money's value—they see it for what it is.

Contentment need not involve an absolute absence of desire nor a radical rejection of accumulation. Financially contented people are those who have achieved a realistic view of money's value—they see it for what it is. They have seen that money is not the supreme good in life, but merely a means to an end. That it is not a measure of intelligence or worth, but a tool by which they may pursue good

for themselves and others. They have realized that God's plan is not necessarily for them to give up their assets, but to be willing to do so. Those who pursue possessions with a singular preoccupation find no contentment at the end of the proverbial rainbow, because preoccupation itself breeds discontent with present circumstances. Both rich and poor face the same challenge: either to focus on what they already have, or on what they desire to have. To focus on desires leads to discontent and envy because the desire cannot be fulfilled.

Covetousness and envy drive our consumer economy, propelled to a great extent by advertising. Do we really need a new car, a bigger boat, a larger cottage, a faster computer, another pair of shoes, or a nicer house? These may be wants, but society and advertising convince us that they are needs and that we cannot achieve contentment without them. When we have captured them the focus of desire is simply shifted to something else.

That kind of covetousness is the enemy of contentment because it robs us of the enjoyment of what we already possess. Furthermore, envy robs us of a good relationship with the person who has what we desire. If we can't have what we desire, we don't want anyone else to have it either. Envy operates on a win-lose basis; it views someone else's pleasure as being achieved at our expense. Their win is our loss. But when we turn our focus to what we have, it leads us to enjoy what is available. Contentment is the flip side of covetousness and envy.

When Matthew warns that God and mammon cannot be served simultaneously, it is a warning against divided loyalty. *Matthew 6:24.*

In the King James Bible, mammon is a word that signifies money in which one has come to put one's trust. It is money as a "thing" in itself rather than merely a symbol or a tool to be used in our daily lives. The cure for mammon-illness (the greed for money) is to see money as a theophany—a manifestation of the presence of God. This will still our pursuit of "things" and heal the wounds of split loyalty.

Why are pastors so reluctant to speak about money to those for whom they provide pastoral care? Why are all of us so reluctant to share our feelings and ideas about money with others in our congregation and our circle of Christian friends—who presumably all share the conviction that Jesus, not money, is Lord?

Why? Because we are aware that the topic of money touches us very deeply. We experience the giving and receiving of money as the loss or gain of our essential selves. And where such very personal things of the heart are involved there is a sense of intimacy, and consequently of secrecy. Folk wisdom knows that “you just don’t talk about money.” But if money is one of God’s good gifts given to us to manage, shouldn’t we hold each other accountable for how we use it?

We need to ask ourselves how much money is enough? Answering that question is an anguished process that never ceases, but as Christians we cannot avoid trying. To hoard the gifts in a spirit of greed or to misappropriate them in the fulfillment of personal pleasures is the root of all kinds of evils.

It is in community with each other, and in communion with God that we will find sufficiency and contentment.

We accept God’s good gifts, and we do not deny ourselves or others owning things. But the attitude with which we use those gifts—including the use of money—is where we run into snags. We are on life-long path of financial discernment with others Christians. Let us solicit their involvement as we shape our attitudes and make decisions about faithful use of the gifts we have received. It is in community with each other, and in communion with God that we will find sufficiency and contentment.

Discussion questions:

1. What would you consider sufficient income for your needs?
2. What would you have “left over” if you eliminated from your

spending those things that you can identify as “wants” rather than “needs”?

3. How have you achieved contentment? If you have not, what would bring you contentment?
4. What do you consider is the right amount of asset value accumulation for your future?
5. Do you talk to others about spending decisions? If not, why not?

6.5 | RECEIVING GRACIOUSLY

For me one of the most difficult experiences in receiving happened when our son Ken died. People wanted to minister to us in our devastating loss, but I found it hard to receive. Usually I saw myself as the strong one, but now I was weak. In the past others had leaned on my shoulders, but now the roles were reversed. I felt I had nothing to give and found it very hard to receive.

Many people feel awkward being on the receiving end. In fact, many people see it as demeaning and below their dignity or social status. Since childhood we have been taught that giving is not only better than receiving, but that giving is really the only virtuous option. After all it was Jesus who said, “It is more blessed to give than to receive.” *Acts 20:35*. But is giving always better than receiving? Could there be times when receiving is not only better, but where it is the only Christ-like response?

Though most people prefer to see themselves as givers, all of us are first and foremost receivers.

Though most people prefer to see themselves as givers, all of us are first and foremost receivers. God, as the primary giver, has gifted us with the resources of the world, life, abilities, and opportunities. *1 Chronicles 29:11-14*. God has also given Jesus to be our redeemer and the Holy Spirit to be our guide. *John 3:16*. Our lives are further enriched by church, friends, and family. Yet many

of us conveniently overlook the many different ways in which we receive from God, people, and the world around us.

Giving makes us feel powerful and gives us an elevated social status. Society has assigned the financially poor to be receivers and the rich to be givers. To receive implies need and strikes at our cherished self image of independence.

But in the context of the church there are no “have-nots.” Each one has something to contribute and enrich the lives of others, and each one has the need to receive. The rich do not only give, and the poor do not only receive. The rich are not superior to the poor, nor the multi-talented superior to those who serve behind the scenes. All are equally called to share and receive from each other. Whatever our financial means or spiritual abilities, we have all been gifted for the common good. 1 Corinthians 12. We need to acknowledge that and celebrate our interdependence.

It is also in receiving that we give dignity to the giver. Jesus gave dignity to the woman who anointed him with perfume by accepting her gift without protest. *Mark 14:3-9*. Jesus also gave dignity to the women who supported him and his disciples from their income. *Luke 8:1-3*. The women had received spiritual help from Jesus, and now they reciprocated with financial support. It must have taken special grace, given the culture of the day, for



Camping out as a family. Edwin and Lil seated in the middle.

a group of self-reliant men to accept the financial support of women.

A few weeks ago our son Lyndon and his family were out for a week. Lil and I went to the airport to pick them up and take them to our house. We also paid for a week at a camp for our family. We also bought a box of 48 diapers. When the time came for us to take them back to the airport, I needed to gas up the van. Lyndon insisted he would pay the \$35 for the tank of gas. My pride wouldn't let me accept his offer. I insisted and paid. I felt a little guilty, but thought I was being dear old generous dad.

Since airlines no longer serve food in flight, we decided to get some food from Harvey's at the airport and enjoy it together before Lyndon and Karen boarded their flight for Vancouver. Again Lyndon insisted he pay. This would be a lot less than the \$35 for the gas and I said sure. I made sure to order modestly—nothing too expensive, and Lyndon paid. I went home thinking that I had been a fairly gracious receiver, that is until I saw the cheque Lyndon had left on our bedside table—a cheque for \$40. My pride was hurt, but I also knew that I had undermined his dignity.

In the early days of our public ministry Lil and I were living in Hudson Bay, SK. I went to see an old man living beyond the end of the road. His tar paper shack was well guarded by several growling German Shepherds. After he acknowledged my knock, I entered. The uninsulated walls were lined with centrefolds, the chairs used to have backs and the table used to have four legs. After a few minutes of general conversation, he offered me the best he had, some vintage whiskey. I was caught. I wanted to receive his hospitality but wasn't in the habit of drinking liquor. I prayed for wisdom. I complimented him profusely for his generosity to a perfect stranger—more generous than I would have been. I told him that his generosity reminded me of God's generosity to us in sending Jesus. And then I gently declined the whiskey, but again thanked him for his offered gift of hospitality. He seemed okay and we had a great visit.

In Mark 14:3-9, a woman anoints Jesus with expensive perfume. The disciples criticized the woman and called her gift a waste. In

contrast, Jesus gave dignity to the woman by accepting the gift as offered and gave her public commendation. In fact she was to serve as a model to other givers world wide, and Jesus would serve as a model on how to receive graciously.

It is in giving and receiving with grace that we declare our interdependence.

Only when there is a reciprocal relationship, a relationship where we take turns being the giver and the receiver, will friendship flourish. Recently our church in Landmark had the privilege of having a Bishop from Africa address our church. He said the people of Africa have appreciated the help of Western missionaries who helped to bring the gospel to Africa. Now the African church wants to end being only a receiver and wants to be a giver to the North American church, building a reciprocal relationship of giving and receiving.

Knowing that North American churches felt very self-sufficient, he knew we didn't want to see ourselves as receivers, particularly from the churches in Africa which maybe weren't as well organized or financed. But he insisted we could learn evangelism and worship from the African church.

Only when we take turns being giver and receiver will fellowship flourish.

God gave because He loved. He receives because in that act He perceives we love Him in return. Everyone longs to experience the blessings of giving, but we frustrate the experience of giving for others when we refuse or belittle gestures of kindness. Sometimes we are also guilty of over-analyzing a gift or the motive behind it. As a result, we slight the person who offered. How can someone have the joy of giving if no one receives? Only when we take turns being giver and receiver will fellowship flourish. That is God's way.

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Edwin Friesen (1944-2008) was a Stewardship Consultant with Mennonite Foundation of Canada (now Abundance Canada) from 1995 until his death in 2008. His contribution as a colleague and mentor to the life and work of Mennonite Foundation of Canada was great. During his tenure with MFC, Edwin wrote more than 70 articles and devotionals, preached numerous sermons and contributed significantly to educational materials published by MFC.

Prior to working with MFC, he spent 10 years as conference minister with the Evangelical Mennonite Conference and 13 years as a pastor with the Evangelical Mennonite Conference. Edwin was a graduate of Steinbach Bible College, had a Bachelor of Religious Studies from Providence University College and a Master of Arts in Christian Education from Providence Theological Seminary.



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