

3-2008

## Exploring the Impact of Consumerism and the Role of Stewardship in the Church

Christine Roush

Follow this and additional works at: <https://digitalcommons.georgefox.edu/dmin>

 Part of the [Christianity Commons](#)

---

GEORGE FOX EVANGELICAL SEMINARY

EXPLORING THE IMPACT OF CONSUMERISM AND THE ROLE OF  
STEWARDSHIP IN THE CHURCH

A DISSERTATION SUBMITTED TO  
THE FACULTY OF GEORGE FOX EVANGELICAL SEMINARY  
IN CANDIDACY FOR THE DEGREE OF  
DOCTOR OF MINISTRY

BY  
CHRISTINE ROUSH

SPRINGFIELD, OREGON

MARCH 2008

PORTLAND CENTER LIBRARY  
GEORGE FOX UNIVERSITY  
PORTLAND, OR. 97223



# DISSERTATION ACCEPTANCE CERTIFICATE

CHRISTINE ROUSH

DATE: MARCH 4, 2008

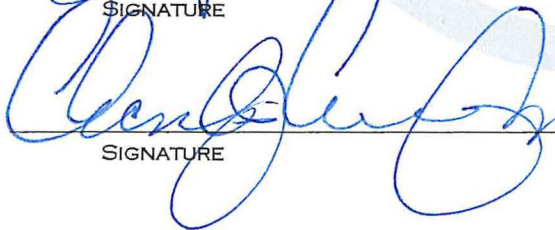
TITLE:

**EXPLORING THE IMPACT OF CONSUMERISM  
AND THE ROLE OF STEWARDSHIP IN THE CHURCH**

*WE THE UNDERSIGNED CERTIFY THAT WE HAVE READ  
THIS PROJECT AND APPROVE IT AS ADEQUATE IN  
SCOPE AND QUALITY TO COMPLETE THE REQUIREMENTS  
FOR THE DOCTOR OF MINISTRY IN  
LEADERSHIP IN THE EMERGING CULTURE DEGREE*

  
SIGNATURE

  
DATE

  
SIGNATURE

  
DATE



GEORGE FOX  
EVANGELICAL SEMINARY

## CONTENTS

FIGURES .....	iv
SECTION 1. ABSTRACT .....	1
SECTION 2. THE PROBLEM .....	3
SECTION 3. OTHER PROPOSED SOLUTIONS.....	5
Crown Financial Ministries and Financial Peace Seminars.....	5
Science and Technology .....	6
Chicken Little and Other Fairy Tales.....	7
Consumption as Savior .....	8
Conclusion .....	9
SECTION 4. THE THESIS .....	10
God Said So .....	11
The Growth of Consumer Culture .....	18
The Destructive Nature of a Consumer Lifestyle .....	26
Where Do We Go From Here? .....	36
How Do We Get There? .....	37
Conclusion .....	44
SECTION 5. PROJECT SPECIFICATIONS .....	45
Project Description.....	45
Audience .....	45
Goals and Strategies.....	46
Project Scope and Content.....	46
Budget.....	46
Promotion.....	47
Standards of Publication .....	47
Action Plan.....	47
Timeline .....	48
SECTION 6. POSTSCRIPT .....	49
WORKS CITED .....	53
APPENDIX A. RESOURCES FOR TEACHING STEWARDSHIP.....	57
APPENDIX B. TIME MANAGEMENT SEMINAR SAMPLE .....	58
APPENDIX C. 12 MONTH STEWARDSHIP CALENDAR SAMPLE.....	62
APPENDIX D. PROJECT CHAPTER 1 .....	64
APPENDIX E. PROJECT CHAPTER 2 .....	70

## FIGURES

Figure 1. Representative Countries and Energy Use, 2002 .....	17
Figure 2. Influence of Total Consumer Debt on Bankruptcy Filings Trends .....	22

## ACKNOWLEDGEMENTS

As this program draws to a conclusion, I am reminded just how deeply I am indebted to those who have helped me along the way. I am incredibly grateful for a family who has invested much in me. My parents raised me in a home surrounded by love, helped me develop a passion for learning, and instilled in me the belief that nothing is impossible. Thanks Dad and Mom.

My husband Dave has given up much and forgiven more, as I follow a call at times hard to discern. Without his love, faith in me, and constant support, none of this would be worth much to me. My daughters have lived their entire lives believing computers belong on vacation and work calls at Disneyland are part of our normal routine. For them, I promise to become more patient and begin some better work habits.

Life has blessed me with a constant stream of mentors, and shoulders upon which to stand. To Bill Carlsen and Ron Vallet, I owe much for instilling in me a passion for stewardship and for discovering all that God had in mind with that term; and to Howard Washburn and Ben Hamblett, many thanks for encouraging me through several decades of life, and for helping me smooth a great deal of rough edges. To Dan Brunner, I am thankful for hanging in there with me on this project, and for the wisdom and encouragement that kept me believing I could eventually succeed.

God is good.

## SECTION 1

### ABSTRACT

This paper claims that Christianity, as practiced in the contemporary United States, fails to address the problem of consumption and that society desperately needs a Romans 12 movement. American Christians look similar to American non-Christians in almost every aspect of life. Others propose solutions to challenge the consumer culture. Organizations such as Crown Financial Concepts and Dave Ramsey's Financial Peace Seminars encourage individuals to use their wealth and resources wisely. Some experts suggest science and technology have produced dramatic results in the past and will continue to aid humanity in the future. Others claim more consumption addresses the problem because it raises the standard of living. A few pessimists suggest it is too late and the damage to the earth is too great. Their response would be to do nothing and continue to live in the same manner.

I believe these solutions remain too narrow in their focus and have proven ineffectual. The effects of consumption are widespread and encompass every aspect of life in the United States. It is my contention that God has called Christians to live their lives very differently than most Christians in the contemporary United States are living, and the church must reclaim its prophetic voice in terms of stewardship. The thesis of this paper is that a stewardship lifestyle, rather than a consumerist lifestyle, can enable



individuals to lead happier, healthier lives. Subsequent sections explore the conditions that brought culture to its crossroads and the impact of consumption on individuals, churches, society, and creation. This paper suggests ways in which individuals or congregations can begin to address consumerism, and the project will be a book that seeks to create broad-based awareness and discussion of the topic.

## SECTION 2

### THE PROBLEM

Consumerism must be studied in order to identify the impact of a consumptive lifestyle and to enable Christians to assess the difference between culture's perspective and God's perspective on how individuals should live their lives. A consumptive lifestyle dramatically impacts individuals, churches, society and all creation; however, few churches address the topic in any meaningful way. This paper contends that the Christian church in the contemporary United States desperately needs a Romans 12 movement. Paul exhorted the Romans: "Dear friends, God is good. So I beg you to offer your bodies to him as a living sacrifice, pure and pleasing. That's the most sensible way to serve God. *Don't be like the people of this world, but let God change the way you think* [emphasis added]. Then you will know how to do everything that is good and pleasing to him" (Rom. 12:1-2). This author of this paper believes the church must challenge contemporary culture and call believers to be transformed by the word of God and the example of Christ.

A number of alternatives exist to a total cultural transformation, however, their focus is too narrow and their impact too slight. A total cultural transformation requires a movement much like the one called for by the Apostle Paul in Romans 12, a shift away from conformity with the popular culture, and a movement toward hearts and minds transformed by God. Only a significant shift in the way Christians view their world and

interpret the word of God about how they live their lives can have the impact necessary to make a significant difference.

God has called God's people to live as stewards, or caretakers of God's creation. Through the lens of caretakers, a significant cultural transformation can take place. God's word and Christ's life exemplify a lifestyle for Christians to follow. Christ's lifestyle differs vastly from the one encouraged by the consumer culture found in the contemporary United States and other privileged nations.

The challenge before ministry leaders is to expose the differences between the Cross and contemporary consumer culture. In *Heart, Soul, and Money*, Craig Blomberg writes, "I have written this little book, therefore, because I have discovered that many Christians today are not willfully choosing to be disobedient to the Scriptures in the area of financial stewardship. *They merely are unaware of the Bible's teaching on the topic and are often unaware of the plight of the world.*"<sup>1</sup> For the sake of the world, God's word on stewardship must be shouted from the rooftops because in silence, "evidence mounts that all of nature is groaning."<sup>2</sup>

---

<sup>1</sup> Craig Blomberg, *Heart, Soul, and Money: A Christian View of Possessions* (Joplin, MO: College Press, 2000), 9 (emphasis mine).

<sup>2</sup> Ronald E. Vallet, "All Nature Is Groaning," *Journal of Stewardship* 41 (1989): 46.

### SECTION 3

#### OTHER PROPOSED SOLUTIONS

God's call in the area of stewardship, the plight of the environment, issues of poverty and justice, and consumerism are not new topics to consider, and a number of solutions have been proposed to address these issues. The following sections discuss the varied perspectives on American consumer culture.

#### **Crown Financial Ministries and Financial Peace Seminars**

Two relevant resources published by Crown Financial Ministries (CFM) and Dave Ramsey address financial issues. CFM developed a reputation for taking a solid biblical approach to stewardship, and it provides Bible study materials, small group discussion guides, and multi-media resources that present readers with a firm foundation on godly principles for handling money and resources.<sup>1</sup> Dave Ramsey creates outstanding materials for a secular audience through his Financial Peace seminars and materials. His work addresses issues of debt, credit card use, and savings primarily using the language of good money management rather than a biblical perspective.<sup>2</sup>

---

<sup>1</sup> Crown Financial Ministries, "Home," Crown Financial Ministries, <http://www.crown.org> (accessed December 29, 2007).

<sup>2</sup> Dave Ramsey, *Financial Peace* (New York: Viking, 1992). For further information, materials, and resources, see Dave Ramsey, "Home," Dave Ramsey, <http://www.daveramsey.com> (accessed December 29, 2007).

CFM and Ramsey offer effective strategies for dealing with personal finances and resources, one from a Christian perspective and one from a secular perspective. For the purposes of this paper these materials are problematic in their focus, not their value. Addressing finances is a critical element of stewardship; however, it remains only one element of the overall malaise.

### Science and Technology

Some view science and technology as magic bullets that ultimately will resolve most of the world's ills. The wheel was invented to solve humanity's transportation woes and some new scientific discoveries will save humanity from the travails caused by global warming or diminishing supplies of water. While some proponents of this perspective seem simply reactionary,<sup>3</sup> others such as Stuart White provide a good example of how this thinking works:

Speaking today at the University of Queensland's 'Our Water - Our Future' Public Lecture to mark World Environment Day and the International Year of Freshwater, Professor Stuart White of the Institute for Sustainable Futures at the University of Technology, Sydney said that many of the problems facing urban water systems had their roots in history, and the solutions required a fresh approach. 'A fresh approach to urban water systems firstly means utilities investing seriously in improving water efficiency of their customers and supply system,' said Professor White.<sup>4</sup>

---

<sup>3</sup> *Against Nature*, "The Lack of Scientific Rigour in Environmentalist Ideology," part I of III [originally aired on Channel 4 in the UK 1997], <http://www.ourcivilisation.com/aginatur/progl.htm#suspend> (accessed December 29, 2007). While this article accurately challenges the scientific community to use respected data, it fails to make a solid case that global warming is not occurring.

<sup>4</sup> University of Technology Sydney, Media Release, "Innovation Can Solve Water Crisis: Expert" (Sydney, AU: University of Technology Sydney, June 4, 2003), <http://www.uts.edu.au/new/releases/2003/June/04a.html> (accessed January 2, 2008).

Though Professor White's analysis is correct—the world could be better served by a raised level of consciousness in terms of water use and water use reduction technology—these measures address only a small slice of the problem.

A case can be made that science and technology have made great advances in the past. New inventions, modern drugs, and great discoveries have helped alleviate much of the world's pain and suffering, and many have ushered in higher standards of living for the world's privileged individuals.

The impact of science, technology, and great discoveries, however, remains limited. For every technological solution, new problems arise. Ultimately, natural resources are finite and there are limited skills for reversing nature's impact. All the technology in the world seems unable to create new water underground when aquifers have been pumped dry or stop a hurricane from making landfall once it has started on a course. Though science and technology offer great hope, it is unrealistic to expect these human endeavors to be the complete answer.

### **Chicken Little and Other Fairy Tales**

In the familiar children's story of Chicken Little, something drops on his head and he runs around warning everyone the sky is falling. Since the sky never really falls, over time, all Chicken Little's friends begin to ignore him.

The contemporary world has witnessed many Chicken Little-like crises. Impending drought, world, starvation, catastrophic illnesses, economic collapse, terrorist threats, and the second coming of Christ have all been predicted and generally faded

away without much fanfare. The sky has not fallen and with each new threat that fails to materialize or is resolved, the human psyche seems to become more desensitized to the problems. These events never happened when they were predicted in the past, so individuals tend not to worry when they are predicted in the present. The problem with ignoring world crises is clear. While some major issues may be resolved and go away, others will not. Ignorance may be bliss, but it is clearly not a helpful solution.

### **Consumption as Savior**

One of the most baffling of all proposed solutions to this problem suggests that individuals must increase consumption. As the theory goes, to resolve issues of poverty and injustice, the world simply needs to consume more goods and services. As economically challenged individuals begin to create goods and services to market in the global economy, they will lift themselves out of poverty and participate in the standard of living currently afforded to privileged nations. Brad Knickerbocker quotes Ezra Finkle of the Competitive Enterprise Institute in Washington, D.C.: “Rather than contributing to global destruction and third-world poverty, consumerism actually promotes technologies that serve to better environmental and human well-being.”<sup>5</sup>

This argument fails to answer the problem of finite natural resources. While the world’s poor may benefit economically from producing a marketable good or service, issues arise when they desire to use this income to buy consumer goods and services at the same rate Americans do.

---

<sup>5</sup> Brad Knickerbocker, "If Poor Get Richer, Does World See Progress," *Christian Science Monitor*, January 22, 2004, <http://www.csmonitor.com/2004/0122/p16s01-wogi.html> (accessed January 4, 2008).

China provides a case in point. Although environmentalists accurately pointed to the United States as the leading consumer of the earth's natural resources for years, the U.S. no longer holds that dubious distinction; China does. "Among the five basic food, energy, and industrial commodities—grain and meat, oil and coal, and steel—consumption in China has eclipsed that of the United States in all but oil."<sup>6</sup> Once considered economically challenged, as China has shifted from an agriculturally-based economy to a market-driven economy, their consumption rate has grown exponentially. This shift places new demands on a limited supply of natural resources that were already under duress. If every impoverished nation attempted to pull itself out of the grips of poverty by increased consumption, the world would be in dire peril.

### Conclusion

While each of these proposals could potentially impact an area of consumerism, none offer solutions for the problem of consumption as a whole. Only whole-life biblical stewardship, living a lifestyle as it is described by God through God's teaching in the Bible and Christ's example while on earth, can ultimately address the crisis of consumerism. Only God holds the answer to over-consumption.

---

<sup>6</sup> Lester Brown, *Plan B 2.0: Rescuing a Planet Under Stress and a Civilization in Trouble* (New York: W. W. Norton, 2006), 9. Brown is one of the leading voices for the crisis created when developing nations seek to replicate the standard of living and consumption patterns of the United States, Europe, and parts of Asia. Other sources include [earthwatch.org](http://earthwatch.org), [earth-policy.org](http://earth-policy.org), and Bill McKibben, *The End of Nature* (New York: Random House, 2006). For a theological discussion of the topic, see Steven Bouma-Prediger, *For the Beauty of the Earth* (Grand Rapids, MI: Baker, 2001).



## SECTION 4

### THE THESIS

This paper asserts that although American culture values consumerism and consumption as a measure of success, the lifestyle of a steward, as ordained by God, will enable individuals to live happier, healthier lives. Leonard Sweet stated this succinctly in 2005 in an online class with his Doctorate in Ministries students when he said: “Modern culture is a suicide machine.” Lester Brown says:

No economy, however technologically advanced, can survive the collapse of its environmental systems. We recently entered a new century, but we are also entering a new world, one where collisions between our demands and the earth’s capacity to satisfy them are becoming daily events. It may be another crop-withering heat wave, another village abandoned because of invading sand dunes, or another aquifer pumped dry. If we do not act quickly to reverse the trends, these seemingly isolated events will come more and more frequently, accumulating and combining to determine our future.<sup>1</sup>

Increasingly within our global economy, if humanity faces economic collapse, escalating poverty, and destruction of the environment, we face it together. The entire world is now at our doorstep. The purpose of this thesis is to explore consumerism and its root causes; identify the effects of consumerism on individuals, churches, society and creation as a whole; and articulate a Romans 12 response for followers of Christ.

---

<sup>1</sup> Brown, *Plan B 2.0*, 4-5.

### God Said So

Perhaps the best reason for living life as a steward is because God said to do it. Whether Christians like it or not, God had a great deal to say about how to live life, care for others, and manage all that God created and entrusted into human care. Seventeen of Christ's thirty-eight parables were about possessions. Scripture mentions possessions 2,172 times, three times more than love, seven times more than prayer, and eight times more than belief. About 15 percent of God's Word deals with possessions: treasures hidden in a field, pearls, talents, pounds, stables, and other images.<sup>2</sup>

Wesley Willmer believes God uses money and possessions as a test. How individuals use them on earth will determine how much they will be entrusted with in heaven.<sup>3</sup> Scripture states:

Whoever can be trusted with very little can also be trusted with much, and whoever is dishonest with a little will be dishonest with much. So if you have not been trustworthy in handling worldly wealth, who will trust you with true riches? . . . No servant can serve two masters. Either he will hate the one and love the other, or he will be devoted to one and despise the other. You cannot serve both God and money. (Luke 16:10-13)

### The Biblical Model of a Steward

If God calls individuals to be stewards, caretakers of all that God created, what does a steward look like? A few representative Scriptures help demonstrate what God may be looking for in followers of Christ:

---

<sup>2</sup> Wesley K. Willmer, *God and Your Stuff* (Colorado Springs: NavPress, 2002), 8.

<sup>3</sup> *Ibid.*, 7-22.

What good is it for man to gain the whole world, yet forfeit his soul? (Mark 8:36)

Command those who are rich in this present world not to be arrogant nor to put their hope in wealth, which is so uncertain, but to put their hope in God, who richly provides us with everything for our enjoyment. Command them to do good, to be rich in good deeds, and to be generous and willing to share. In this way they will lay up treasure for themselves as a firm foundation for the coming age, so that they may take hold of the life that is truly life. (1 Tim 6:17-19)

Be good stewards of God's varied grace. (1 Peter 4:10)

God loves a cheerful giver. (2 Cor 9:7)

While hardly exhaustive of the Bible's description of a steward, these passages provide some clues. At the most basic, a steward is honest, generous, a cheerful giver, concerned about others, focused on heaven not on earth, generous in extending grace, rich in good deeds, quick to share, content with what they have, and wise managers of all God has blessed them with.

Many definitions of stewardship have been posited, and most provide sufficient clues. However, the old standby position of "time, talent, and treasure" no longer seems broad enough. Recent scholarship calls for "whole life" stewardship, a definition that encompasses virtually everything. Whole life stewardship challenges individuals to be good managers of all that they have, that they are, and that they do. A. Grace Wenger broadens the interpretation of what it means to be a whole life steward with this illustration of stewardship in *Stewards of the Gospel*:

No one can buy his way out of responsibility by giving money, no matter how generously he gives. Every area of a Christian belongs to God as surely as every part of a slave's person belonged to the master who had purchased them in the marketplace. Not only the fraction a Christian gives, but every cent that they keep, is God's. The Creator owns not one day of the week, but seven. A Christian's

worship, certainly, but also his work and recreation, their getting and spending, their visiting and entertaining, must be done as unto the Lord.<sup>4</sup>

A whole life steward would show care to the earth and all its creatures; to God's word and all God's people. Consideration would be given to the ways they spent their time and used their talents, in the use of their money, their home and their possessions; in fact in every aspect of their life.

J. David Cassel suggests, "*Stewardship is experiencing and expressing the nurturing aspects of God*—in terms reminiscent of the Golden Rule, stewardship is doing for others and the world what God has done for us."<sup>5</sup> Stewardship is no longer perceived as just about the tithe, rather, "the point is not about giving a percentage of what we have, but what are we doing with what we have to advance God's kingdom?"<sup>6</sup> Willmer writes, "Our central business here on this earth is to prepare for the next life, not a comfortable retirement."<sup>7</sup> Living life as a wise steward means a lifestyle focused on God.

### Who is the Lord: God or Our Stuff?

If Christians claim to be believers, followers of Christ as our Lord and Savior, they must ask if their lifestyles emulate the biblical model just identified through Scripture. Is their lifestyle indicative of their belief system or does it fit more easily within cultural standards? John H. Westerhoff III writes, "Stewardship is nothing less

---

<sup>4</sup> A. Grace Wenger, *Stewards of the Gospel* (Scottdale, PA: Herald Press, 1964), 12.

<sup>5</sup> J. David Cassel, "Stewardship: Experiencing and Expressing God's Nurturing Love," *American Baptist Quarterly* 17, no. 1 (1998): 27-28.

<sup>6</sup> Willmer, *God and Your Stuff*, 15.

<sup>7</sup> *Ibid.*, 25.

than a complete lifestyle, a total accountability and responsibility before God.

Stewardship is what we do after we say we believe, that is after we give our love, loyalty, and trust to God, from whom each and every aspect of our lives comes as a gift.”<sup>8</sup>

If stewardship is what Christians practice after they articulate their beliefs, what do American lifestyles say about how seriously they take faith? Does a Christian’s lifestyle reflect that Christ is Lord here in America? The following facts demonstrate the value of consumerism in America:

Half of all new marriages in America today dissolve within the first five years. Over 85 % of those divorcing say their number one problem was money.<sup>9</sup>

Kids 8-17 average slightly more than a dozen trips to a mall a month, and spend an estimated \$3,600 per year while there.<sup>10</sup> At the same time, 3 billion people in the world live on less than two dollars a day.<sup>11</sup>

\$650,000,000,000 (\$650 billion) was spent on legalized gambling in 1997 compared to \$450,000,000,000 spent in grocery stores. This \$650 billion represents \$2,300 spent annually for every man, boy, woman, and girl in America.<sup>12</sup>

Personal bankruptcy skyrocketed between 1995 and 1997, rising from 926,601 filings in 1995 to 1,404,145 in 1997.<sup>13</sup>

---

<sup>8</sup> John H. Westerhoff, III, *Building God’s People in a Materialistic Society* (New York: Seabury 1983). 15.

<sup>9</sup> Larry Burkett and Rick Osborne, *Financial Parenting* (Chicago: Moody Press, 1996), 12.

<sup>10</sup> “Snapshots,” *USA Today*, <http://www.usatoday.com/snapshot/money/snapindex.htm> (accessed December 12, 2005).

<sup>11</sup> Ronald J. Sider, *Rich Christians in an Age of Hunger: Moving from Affluence to Generosity*, rev. ed. (Dallas: Word, 1997), 9.

<sup>12</sup> Brian Kluth, “Quips and Quotes,” *Maximum Generosity*, <http://www.kluth.org> (accessed December 12, 2006).

<sup>13</sup> “Snapshots,” *USA Today*, <http://www.usatoday.com/snapshot/money/msnap037.htm> (accessed December 12, 2005).

When asked if they worry about being able to pay their bills, 33% of Americans surveyed said they sometimes worry and another 28% said they always worry. Only 17% claimed to never worry about having enough money to pay their bills.<sup>14</sup>

7 out of 10 couples admit that financial issues are their most common conflicts.<sup>15</sup>

One third of all adults say financial worries prevent them from sleeping or relaxing.<sup>16</sup>

These statistics demonstrate Americans' problems with money and possessions.

Research conducted by George Barna suggests Christians fare little better than the rest of the population. In a nationwide survey, only the 7 percent of Americans who claim to be Evangelicals, showed any significant distinction from the rest of the population in terms of how they live their lives.<sup>17</sup> As sociologist Robert Wuthnow has discovered through his research, contemporary Christians find little connection between faith and possessions: "There is a kind of mental or emotional gloss to contemporary religious teaching about money that prevents them from having much impact on how people actually live their lives."<sup>18</sup>

Richard Halverson states, "Jesus Christ said more about money than about any other single thing because, when it comes to a man's real nature, money is of first importance. Money is an exact index to a man's true character. All through Scripture

---

<sup>14</sup> Ibid.

<sup>15</sup> Ibid.

<sup>16</sup> Cindy Hall and Elys A. McLean, "USA Snapshots: Money Worries," *USA Today*, May 15, 1996.

<sup>17</sup> George Barna, "Faith Has Limited Effect on Most People's Behavior," *The Barna Update*, May 24, 2004, [://www.barna.org/FlexPage.aspx?Page=BarnaUpdate&BarnaUpdateID=164](http://www.barna.org/FlexPage.aspx?Page=BarnaUpdate&BarnaUpdateID=164) (accessed December 5, 2005).

<sup>18</sup> Robert Wuthnow, *God and Mammon in America* (New York: Free Press, 1994), 151.

there is an intimate correlation between the development of a man's character and how he handles his money."<sup>19</sup> Statistics suggest possessions seem to rule American Christians. Scripture claims, "For where your treasure is, there your heart will be also" (Matt 6:21). As Christians, American hearts seem firmly attached to money and possessions. Scripture mentions money and possessions 2,172 times, yet American Christians clearly struggle with possessions.

### Cross or Culture?

Gandhi is reputed to have once said, "The earth has enough for everyone's need, but not everyone's greed."<sup>20</sup> Americans clearly love "stuff." While the United States population makes up 5 percent of the total world, statistics show that Americans use between 25 and 40 percent of the world's resources. Peter H. Raven reports:

[For many of those resources] the United States of America is the world's largest consumer in absolute terms. For a list of 20 major traded commodities, it takes the greatest share of 11 of them: corn, coffee, copper, lead, zinc, tin, aluminum, rubber, oil seeds, oil and natural gas. For many more it is the largest per-capita consumer.<sup>21</sup>

The 2002 World Wildlife Fund report criticized the United States for placing the greatest pressure on the environment. By its account, the average United States resident consumed

---

<sup>19</sup> Willmer, *God and Your Stuff*, 11.

<sup>20</sup> Mahatma Gandhi, [http://thinkexist.com/quotation/earth\\_provides\\_enough\\_to\\_satisfy\\_every\\_man-s\\_need/181709.html](http://thinkexist.com/quotation/earth_provides_enough_to_satisfy_every_man-s_need/181709.html) (accessed December 29, 2007).

<sup>21</sup> Peter H. Raven, "AAAS Atlas of Population and Environment," American Association for the Advancement of Science, <http://atlas.aaas.org/index.php?part=2> (accessed December 6, 2005).

almost twice the resources as that of a United Kingdom citizen and more than twenty-four times that of some African citizens.<sup>22</sup> Energy use demonstrates this point.

Country	Population in millions	Energy consumption in quadrillion Btu's
China	1295	43.2
India	1050	14.0
United States	288	97.4
Brazil	176	8.6
Pakistan	150	1.8
Russia	144	27.5
Bangladesh	144	0.6
Japan	128	22.0
Nigeria	121	0.9
Mexico	102	6.6
Germany	82	14.3
France	60	11.0
United Kingdom	59	9.6
Italy	57	7.6
South Korea	47	8.4
Canada	31	13.1

Figure 1. Representative countries and energy use, 2002.<sup>23</sup>

While the U.S. population makes up only one quarter that of China, it consumes more than twice the energy. A strong case can be made that mammon is winning in America. Consumerism has become a disease in the United States to such a degree that PBS produced two specials entitled *Affluenzia*, defined as “the bloated, sluggish and unfulfilled feeling that results from efforts to keep up with the Joneses; an epidemic of

<sup>22</sup> Mark Townsend and Jason Burke, “Earth Will Expire by 2050,” *Guardian Unlimited*, July 7, 2002, <http://observer.guardian.co.uk/international/story/0,6903,750783,00.html> (accessed December 6, 2005).

<sup>23</sup> Energy Information Administration, “Energy Facts for Kids,” United States Department of Energy, [http://www.eia.doe.gov/kids/energyfacts/saving/efficiency/savingenergy\\_secondary.html](http://www.eia.doe.gov/kids/energyfacts/saving/efficiency/savingenergy_secondary.html) (accessed December 5, 2005).



stress, overwork, waste and indebtedness caused by dogged pursuit of the American Dream; an unsustainable addiction to economic growth.”<sup>24</sup>

The United States has changed the land of Puritan frugality to one of consumption at all cost. The next section will explore how a country founded largely by individuals seeking freedom to practice their Christian beliefs strayed so far from Christianity.

### **The Growth of Consumer Culture**

How the United States became a consumption giant is a complicated issue. This paper will explore four reasons for the cultural change: the shift from agrarian to industrial economy, the growth of the advertising industry, the rise of the use of credit, and the decline of stewardship education in the church.

#### **The Shift From Agrarian to Industrial**

As American lifestyles changed from individuals producing the majority of goods needed to sustain life on their own farms to an industrial society where individuals earned the money to purchase goods from others, margin entered American life. Wages often allowed for a few extras rarely available before America was industrialized. As non-farm jobs became available and time saving machines and equipment were invented for use on the farm, Americans had more choices. Suddenly farms could produce significantly more than individual families needed and allowed a surplus that could be sold in markets to non-farm laborers.

---

<sup>24</sup> Julie K. Buzbee, “Close Up: Simple Living Offers Antidote to ‘Affluenza.’” The United Methodist Church, <http://archives.umc.org/interior.asp?mid=1277> (accessed December 6, 2005).

Laborers earned wages, and wages enabled the world of choice. Labor unions developed, salaries increased, production costs declined, and mechanization continued to grow. Many people moved from lives ruled by needs to lives that allowed financial margins to purchase luxury items.<sup>25</sup>

### The Growth of the Advertising Industry

The advertising industry's growth coincided with new excess income in the American economy. Advertisers recognized the opportunity. Demand not only fueled desire for existing products, it created new products. Henry P. Crowell of Quaker Oats noted his aim in advertising "was to do educational and constructive work so as to awaken an interest and create a demand for cereals where none existed."<sup>26</sup> The Thompson Redbook on advertising stated as early as 1901: "Advertising aims to teach people they have wants, which they did not recognize before, and where such wants can best be supplied."<sup>27</sup> By 1950, B. Earl Puckett of Allied Stores made the famous statement: "It is our job to make women unhappy with what they have."<sup>28</sup>

Advertising campaigns became so prodigious that in 1996, the *New York Times* estimated that the average American was exposed to greater than 3,500 ads per day,<sup>29</sup> and

---

<sup>25</sup> Wendell Berry writes extensively on the theme of agrarianism, and his books provide great insights into America's shift from farming to the age of industry.

<sup>26</sup> Henry Parsons Crowell, quoted in Rodney Clapp, "Why the Devil Takes Visa," *Christianity Today*, October 7, 1996, 25.

<sup>27</sup> Thompson Redbook, quoted in Ibid.

<sup>28</sup> James B. Simpson, "Simpson's Contemporary Quotations," Bartleby.com, <http://www.Bartleby.com/63/16/2216.html> (accessed December 7, 2005).

<sup>29</sup> Clapp, "Why the Devil Takes Visa," 20.

that same year the April issue of *Vanity Fair* had 263 pages of advertisements on 384 total pages.<sup>30</sup> The message of the ad industry has gradually changed from one that describes a product to one that creates a desire for a product. Judging by the contemporary consumer culture, advertisers seem to have achieved their goal.

### The Rise of the Use of Credit

The use of credit made it possible for Americans to fulfill many newly perceived needs. Burkett and Osborne describe a pre-consumption America as one in which consumers lacking the money did not buy the product. Their description of the “canning jar method” invokes an image of storing money in a location where the entire family could see what cash was available for any purchase. Money was placed in see-through jars until there was enough for the purchase. Loans were virtually unknown.<sup>31</sup> Following World War II, government-sponsored loan programs made homes affordable for the first time, and the use of loans became more common. In 1929, 2 percent of homes had a mortgage and by 1962, only 2 percent did not.<sup>32</sup>

Personal loans and credit shifted with the advent of the Bank Americard in 1958. Although originally only those with high incomes were advanced credit cards,<sup>33</sup> by the time Bank Americard evolved into Visa, credit card use had become widespread. The

---

<sup>30</sup> Figure results from personal count conducted by the author of this paper.

<sup>31</sup> Burkett and Osborne, *Financial Parenting*, 1-42.

<sup>32</sup> Ramsey, *Financial Peace*, 8.

<sup>33</sup> Burkett and Osborne, *Financial Parenting*, 29.

result is apparent, and as Kluth humorously states, “Credit is what keeps you from knowing how far past broke you are.”<sup>34</sup> According to the Federal Reserve, outstanding consumer credit stood at \$2,164.1 billion for the third quarter of 2005, up from \$1,704.5 billion just five years previous.<sup>35</sup> In spite of these statistics, an expert projected that between Thanksgiving and Christmas 2005, Americans would spend \$121.4 billion using their credit cards.<sup>36</sup>

Figure 2 illustrates that debt and bankruptcy have continued to climb for twenty-three years. The change in bankruptcy laws during the fall of 2005, led to the highest level of personal bankruptcy filings since 1980.

---

<sup>34</sup> Kluth, “Quips and Quotes.”

<sup>35</sup> Federal Reserve Statistical Release, “Consumer Credit,” United States Federal Reserve Board, <http://www.federalreserve.gov/releases/G19/Current/> (accessed December 7, 2005).

<sup>36</sup> Scott Bilker, “5 Ways to Avoid Holiday Debt,” DebtSmart, [http://www.debtsmart.com/pages/video\\_library\\_5\\_ways\\_to\\_avoid\\_holiday\\_debt\\_text\\_011205633.html](http://www.debtsmart.com/pages/video_library_5_ways_to_avoid_holiday_debt_text_011205633.html) (accessed December 7, 2005).

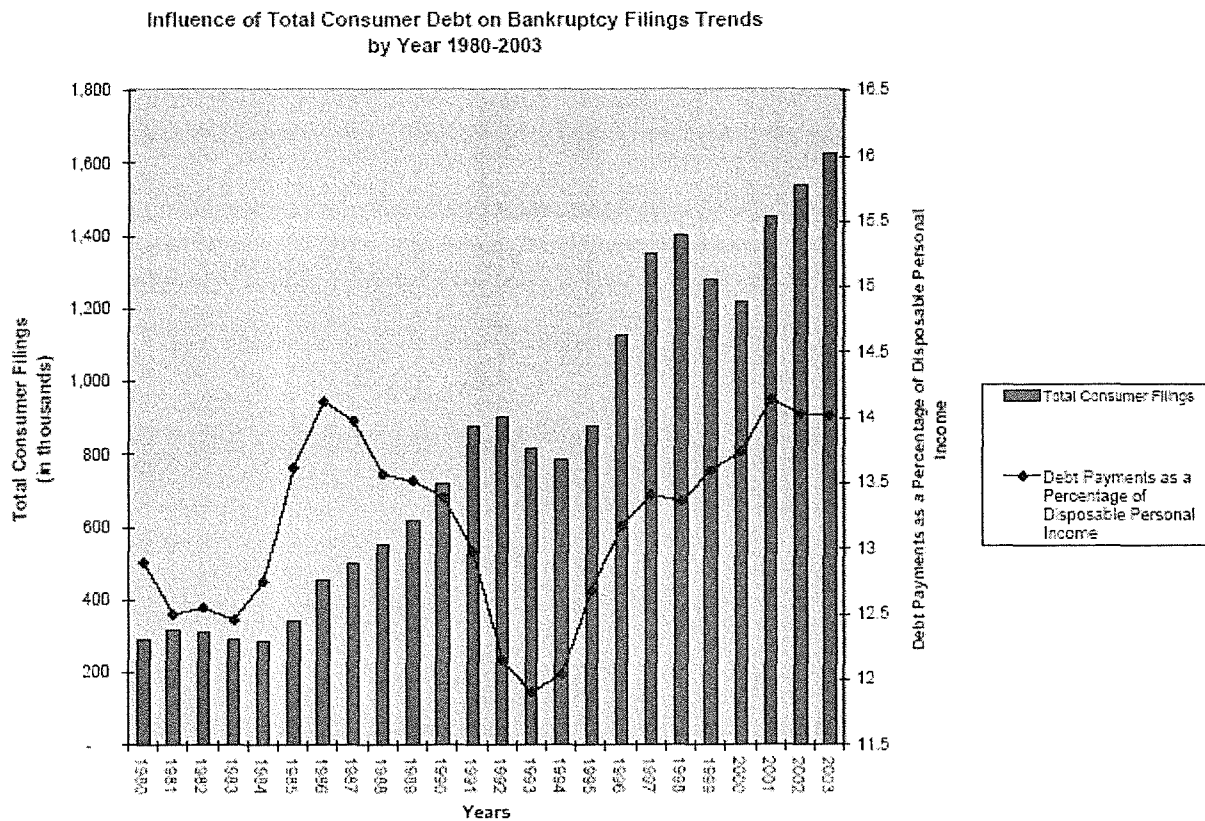


Figure 2. Influence of total consumer debt on bankruptcy filings trends by year 1980-2003.<sup>37</sup>

### The Decline of Stewardship Education in the Church

As Americans struggle with debt and credit management, the decline of stewardship education in the church has nearly reached the stage of crisis. Stewardship plays little or no part in the creation of Christian values, primarily because it is an issue

<sup>37</sup> American Bankruptcy Institute, "Quarterly American Bankruptcy Statistics," American Bankruptcy Institute, [http://www.abiworld.org/Content/NavigationMenu/Online\\_Resources/Bankruptcy\\_Statistics/ABI\\_-\\_Bankruptcy\\_Statistics.htm](http://www.abiworld.org/Content/NavigationMenu/Online_Resources/Bankruptcy_Statistics/ABI_-_Bankruptcy_Statistics.htm) (accessed December 7, 2005).

met by silence. “Pastors do not want to talk about money with their congregations,”<sup>38</sup> according to Robert Roberts, Associate Executive Secretary for World Mission Support for the American Baptist Churches USA. Speaking at a recent seminar for Ministers of Mission and Stewardship, Roberts bemoaned the decline in stewardship teaching.<sup>39</sup> According to Willmer, “While American Christianity has emphasized getting people saved, it has not spent nearly as much time and resources teaching disciples how to lead a Christian life.”<sup>40</sup> The Reluctant Steward Report on stewardship and development concludes that “today’s pastors are, at best, reluctant stewards of their churches human, physical and financial resources . . . and today’s seminaries, also by their own admission, are extremely reluctant to take the lead in helping pastors and other church leaders learn how to become better stewards.”<sup>41</sup>

Ronald Vallet, in *Congregations at the Crossroads*, suggests churches have become “households of amnesia,” forgetting both whose they are and who they are. It will be necessary for congregations to remember the biblical stories to return to their roots as households of God. He sees churches as being particularly amnesic when it comes to the area of stewardship.<sup>42</sup> A survey of the U.S. Labor force conducted by Robert Wuthnow reports that while 89 percent of respondents felt society was too

---

<sup>38</sup> Robert Roberts, Material presented at Conference on Stewardship and Fundraising, American Baptist Churches USA, (Seattle, WA, 2005).

<sup>39</sup> Ibid.

<sup>40</sup> Willmer, *God and Your Stuff*, 23.

<sup>41</sup> Ibid., 111.

<sup>42</sup> Ronald E. Vallet, *Congregations at the Crossroads: Remembering to Be Households of God* (Grand Rapids, MI: William B. Eerdmans; REV/Rose, 1998), 1-5.

materialistic, 76 percent said having money made them feel good, and 84 percent said they wished they had more of it. The study found virtually no distinction between Christians and non-Christians. Of those identified as Christian, only 40 percent reported having heard a stewardship sermon in the past year.<sup>43</sup>

A church cannot preach a full Gospel message and ignore stewardship. Its themes are woven throughout the Bible. If only 40 percent of Christians surveyed had heard a stewardship sermon in a year, by implication churches are ignoring a critical area with which their people struggle. Willmer concludes, in *God and Your Stuff*, that only rarely will pastors dare speak about how Christians can make giving an important part of their spiritual lives, and few pastors will talk about money unless they are dealing with an impending financial crisis.<sup>44</sup>

Scott Rodin writes:

The continuing fear and consequent disaffection by churches to the whole subject of stewardship has opened the door for the stranglehold that materialism and consumerism now have on God's people. Studies continue to show that the spending practices of self-professing born again Christians vary little from those who claim no role for religion in their lives.<sup>45</sup>

The environment and the world's poor reap the results of the silence about stewardship because fewer dollars are given for ministry purposes and more are spent in ways that negatively impact the environment.

---

<sup>43</sup> Ronald E. Vallet and Charles Zech Vallet, *The Mainline Church's Funding Crisis* (Grand Rapids, MI: William B. Eerdmans, 1995), 145.

<sup>44</sup> Willmer, *God and Your Stuff*, 112.

<sup>45</sup> R. Scott Rodin, *Stewards in the Kingdom: A Theology of Life in All Its Fullness* (Downers Grove, IL: InterVarsity Press, 2000), 9.

Vallet and Zech blame theological schools in part because they “have not adequately prepared men and women for pastoral ministry . . . the work of the pastor is to help people understand the life-giving logic of the gospel.”<sup>46</sup> When they avoid the subject of money and possessions, pastors simply ignore a substantial, critical theme of the gospel message. According to Vallet and Zech, the primary issues facing the church in modernity are theological; however, seminaries are reluctant to teach pastors about stewardship, and the majority of graduates report never having taken a class on stewardship.<sup>47</sup>

Through each of these four factors impacting the growth of a consumer nation, the Christian church has lost out to the prevailing culture. In an area critical to the growth of a disciple, or lifestyle development, churches have remained all but silent on the subject of stewardship. The time for this trend to cease is long past overdue. The church must regain its prophetic voice in the area of stewardship through the creation of a Romans 12 movement.

### **The Destructive Nature of a Consumer Lifestyle**

From issues of global warming to the impact consumerism has on the health and sense of well being, the average American pays a high price for a consumptive lifestyle. Contentment, despite Paul’s words to the Philippians (4:11-13), seems hard to achieve in the contemporary United States. Americans seem to remain in a constant state of desire.

---

<sup>46</sup> Vallet and Zech, *The Mainline Church’s Funding Crisis*, 162.

<sup>47</sup> Ibid.



As Mark Twain mused in *Tom Sawyer, Detective*: “You don’t quite know what it is you do want, but it just fairly makes your heart ache you want it so.”<sup>48</sup> In a research report conducted by Susan Fournier and Michael Guiry for University of Florida in 1991, “Three-quarters (76%) of the sample report at least occasionally dreaming about things they do not own; 27% admit to doing so very often.”<sup>49</sup> According to Juliet Schor, this consumerism is built on a relentless ratcheting up of standards.<sup>50</sup> She says, “We expect our standard of living to rise annually, and throughout our working lives.”<sup>51</sup>

In the past, Americans looked to their neighbors to provide their reference group; however, they now have a much larger comparison sample. TV families, pop culture icons, sports stars, and co-workers all constitute current points of consumer reference.<sup>52</sup> Since a significant portion of this reference sample earns a great deal more income than most average American families, financial disaster is in the making for Americans who attempt to emulate these reference groups.

---

<sup>48</sup> Mark Twain, *Tom Sawyer, Detective*, (New York, New York: Harper & Brothers 1896), 1.

<sup>49</sup> Susan Fournier and Michael Guiry, “An Emerald Green Jaguar, a House on Nantucket, and an African Safari: Wish Lists and Consumption Dreams in Materialist Society,” *Advances in Consumer Research* 20 (1993): 352-358..

<sup>50</sup> Juliet Schor, *The Overspent American: Why We Want What We Don't Need* (New York: HarperPerennial, 1998), 5.

<sup>51</sup> *Ibid.*, 98.

<sup>52</sup> *Ibid.*

## Mental Health

“Happiness is less a matter of getting what you want than wanting what you have,” states David Myers, Professor of Psychology at Hope College.<sup>53</sup> Americans have looked up the ladder of success for decades with no end in sight. This tendency to look up, to dream about having all that those “above” have, has created the desire to consume. Bigger houses filled with massive amounts of stuff and funded by large mortgages and credit cards, have taken their toll on the lives of many Americans. Schor writes, “If you include child abuse, teen suicide, the decrease in free time, the impact on the environment, and public safety, things have been getting worse for twenty years.”<sup>54</sup>

A decline in happiness and sense of wellbeing indicates the negative effects of consumption. Robert H. Frank, comments:

Even for those who can easily afford today’s luxury offerings, there has been a price to pay. All of us, rich and poor alike, are spending more time at the office and taking shorter vacations; we are spending less time with our families and friends; and we have less time for sleep, exercise, travel, reading, and other activities that help maintain body and soul. Because of the decline in our savings rate, our economic growth rate has slowed, and a rising number of families feel apprehensive about their ability to maintain their living standards during retirement.<sup>55</sup>

Americans are so much less happy that twenty-five-year-olds are much more likely to recall a time in their lives when they were depressed or despondent than their seventy-five-year-old grandparents, despite the grandparents having an additional fifty

---

<sup>53</sup> David G. Myers, *The American Paradox* (New Haven, CT: Yale University Press, 2000), 134.

<sup>54</sup> Schor, *The Overspent American*, 21.

<sup>55</sup> Robert H. Frank, “Our Climb to Sublime, Hold On. We Don’t Need to Go There,” *Washington Post*, January 24, 1999.

years of life over which to suffer all kinds of disorders.<sup>56</sup> According to Myers, individuals who strive for wealth tend to live with lower wellbeing.<sup>57</sup> He writes:

Since 1957, the number of people telling the University of Chicago's National Opinion Research center that they are "very happy" has declined from 35% to 30%. Twice as rich and a little less happy. In fact, between 1956 and 1988, the number of Americans saying they were "pretty well satisfied" with their financial situation dropped from 42 percent to 30 percent.<sup>58</sup>

Again, Myers adds:

Since the 1960's Americans have been soaring materially, and until recently, sinking socially. We enjoy unprecedented peace and prosperity, liberty and longevity, technology and tolerance . . . And we have more children of children, more suicidal and violent teens, more demoralized and incarcerated adults, diminished civility and trust, and fewer and unhappier marriages.<sup>59</sup>

According to the National Institute of Mental Health, "An estimated 26.2 percent of Americans ages 18 and older—about one in four adults—suffer from a diagnosable mental disorder in a given year. When applied to the 2004 U.S. Census residential population estimate for ages 18 and older, this figure translates to 57.7 million people."<sup>60</sup>

Myers comments:

In 1957, our per-person income, expressed in today's dollars, was less than \$8,000. Today it is \$16,000. With doubled incomes, we . . . now have double the material goods that money can buy—including twice as many cars per person. We also have microwave ovens, color TVs, VCRs, answering machines, and \$12 billion a year worth of brand-name athletic shoes. So are we indeed happier? We are not. In 1957, 35 percent of Americans told the National Opinion Research

---

<sup>56</sup> Myers, *The American Paradox*, 137.

<sup>57</sup> *Ibid.*

<sup>58</sup> *Ibid.*, 136.

<sup>59</sup> *Ibid.*, 235.

<sup>60</sup> National Institute of Mental Health, "Statistics," National Institutes Health, <http://www.nimh.nih.gov/healthinformation/statisticsmenu.cfm> (accessed December 4, 2006).

Center they were “very happy.” In 1991, only 31 percent said the same. Meanwhile, depression rates have soared.<sup>61</sup>

Suicide rates reflect a similar picture. “In the last 45 years suicide rates have increased by 60% worldwide.”<sup>62</sup> According to the National Institute of Mental Health, twice as many deaths in America occurred from suicide as HIV/AIDS in 2001. Suicide was the eighth leading cause of death for males, and nineteenth leading cause of death for females.<sup>63</sup> In terms of health and happiness, increased economic well being has not led to a better quality of life for many Americans.

### Physical Health

Physical health is another clear indicator that a culture of consumption can be harmful. Physical wellbeing is perhaps the easiest effect to chart. Despite some of the finest physicians and medical centers in the world, World Health Organization statistics show Americans are no healthier than many nations considered economically less well off.<sup>64</sup> Where poorer nations die from poverty and its ravages, Americans die from heart attacks, stroke, obesity, and various cancers. While the poor die from a lack of food, Americans perish because they eat too much and consume diets high in fat, sugar, and

---

<sup>61</sup> David G. Myers, “Pursuing Happiness,” *Psychology Today*, July/August 1993, 34.

<sup>62</sup> World Health Organization, Mental Health, “*Suicide Prevention*, (World Health Organization, accessed November 17 2006); available from [www.who.int/mental\\_health/prevention/suicide/suicideprevent/en/](http://www.who.int/mental_health/prevention/suicide/suicideprevent/en/). (accessed November 17, 2006).

<sup>63</sup> National Institute of Mental Health, “Suicide Facts and Statistics,” National Institutes of Health, <http://www.nimh.nih.gov/suicideprevention/suifact.cfm> (accessed December 2, 2006).

<sup>64</sup> World Health Organization, “World Health Report, 2006 Edition,” World Health Organization, [http://www3.who.int/whosis/core/core\\_select\\_process.cfm?countries=all&indicators=mortality](http://www3.who.int/whosis/core/core_select_process.cfm?countries=all&indicators=mortality) (accessed December 4, 2006).

artificial additives. In 1962, 44.8 percent of Americans were considered overweight. By 2002, that number would swell to 65.2 percent.<sup>65</sup> Tragically, children became a part of that statistical growth.

Clearly, when it comes to physical health, over-consumption has harmful effects. As Americans work more hours, they eat more fast food, and have less time for exercise. As incomes increase, so does the desire to spend money on diets higher in carbohydrates, fat, and cholesterol. The pace of life increases stress levels, often leading to heart disease and stroke. Thirty percent of adults say that they experience high stress nearly every day; even higher numbers report high stress once or twice a week.<sup>66</sup>

A 2005 *Los Angeles Times* article claims:

In the largest study of chemical exposure ever conducted on human beings, the U.S. Centers for Disease Control and Prevention reported Thursday that most American children and adults were carrying in their bodies dozens of pesticides and toxic compounds used in consumer products, many of them linked to potential health threats.<sup>67</sup>

### Impact on Time

Arlie Russell Hochschild writes, “We’ve gotten ourselves into a time bind. Feeling that we are always late, having no free time, trying to adapt as best we can to the

---

<sup>65</sup> National Center of Health Statistics, “Obesity, High Blood Pressure Impacting Many U.S. Adults Ages 55-64,” Center For Disease Control, <http://www.cdc.gov/nchs/pressroom/05news/hus05.htm> (accessed December 4, 2006).

<sup>66</sup> Juliet Schor, *The Overworked American: The Unexpected Decline of Leisure* (New York: Basic, 1992), 11.

<sup>67</sup> Marla Cone, “Dozens of Chemicals Found in Most Americans’ Bodies,” *Los Angeles Times*, July 22, 2005. Quoted in Centers for Disease Control and Prevention, “Third National Report on Human Exposure to Environmental Chemicals,” Centers for Disease Control and Prevention, <http://www.cdc.gov/exposurereport/3rd/> (accessed December 4, 2006).

confines of our time prisons—these are all symptoms of what has become a national way of life.”<sup>68</sup> Whether the result of a busy lifestyle or the rising cost of living, Americans have run out of time. Family mealtimes and lazy Saturdays have been left in the wake of a hectic lifestyle. At least in part, the desire to consume has been a factor in the loss of leisure time. Schor writes, “We have become more demanding in terms of activities, goals and achievements.”<sup>69</sup> The price for many has been paid in hours worked.

Schor says, “A twenty-eight-year-old Massachusetts factory worker explains the bind many fathers are in: Either I can spend time with my family, or support them—not both.”<sup>70</sup> Half the population now says they have too little time for their families.<sup>71</sup> In a telling example at the very root of the problem, the less time parents had to spend with their kids, the more they bought things for them.<sup>72</sup>

Parents spent thirty hours a week with their children in 1965. However, by 1985 they were spending seventeen hours.<sup>73</sup> Victor Fuchs reports that between 1960 and 1986, the time parents had to spend with their children fell ten hours per week.<sup>74</sup> Thirty percent of fathers with children at home under fourteen years of age admit to spending more than

---

<sup>68</sup> Arlie Russell Hochschild, “Time in the Balance,” *The Nation*, May 1997, 11-15.

<sup>69</sup> Schor, *The Overworked American*, 23.

<sup>70</sup> *Ibid.*, 21.

<sup>71</sup> *Ibid.*, 11.

<sup>72</sup> *Ibid.*, 89.

<sup>73</sup> Myers, *The American Paradox*, 61.

<sup>74</sup> Victor Fuchs and Diane Reklis, “America’s Children: Economic Perspectives and Policy Options,” *Science* 255, no. 5040 (1992): 44.

fifty hours a week at their work.<sup>75</sup> Since two-thirds of mothers are now also in the labor force, children share in the burden. Finances are the primary cause of this decrease in time spent at home. By May 1989, more than seven million Americans reported having two or more jobs. In a survey of why they work so much, almost half of those polled said it was to meet regular expenses or pay off debt.<sup>76</sup>

Some Americans who might choose to work one job with forty hours per week have found themselves in positions with few options. As health care costs rise, employers often seek to balance their budgets by employing fewer fulltime people. The results are threefold. First, workers unable to locate fulltime work routinely find themselves holding two jobs to meet their living expenses. Second, fulltime employees, often working in salaried positions, see their work-week stretched to cover the hours formerly served by others. In her research, Schor found the average work week to have extended just under one hour between 1969 and 1987.<sup>77</sup> Finally, as good jobs become harder to find, competition for them becomes stiff. Workers find themselves reluctant to bargain when a good job is at risk.<sup>78</sup>

America's youth have become part of the work picture as well. As consumer wants have evolved into needs such as designer clothes and name brand sneakers, iPods, and ski trips, youth have gone to work to acquire them. Add to that equation the

---

<sup>75</sup> Schor, *The Overworked American*, 21.

<sup>76</sup> Ibid., 31.

<sup>77</sup> Ibid., 30.

<sup>78</sup> Ibid., 49-82.

skyrocketing cost of college, and teens in the labor force rose from 34 percent in 1965 to 53 percent in 1990.<sup>79</sup> Teachers find themselves vying with employers for the hearts and minds of their students, claims a *Boston Globe* article, and it is not for savings or college, it is for trucks and concert tickets.<sup>80</sup>

By all indicators, consumerism affects America negatively. Though Americans own more, make more money, have virtually limitless options, and live longer lives, they are less happy than their forbearers. The more they buy, the less they seem to care about their purchases when they get them home.<sup>81</sup> A great symbol of the time is that one of the fastest growing businesses of the later part of the twentieth century was storage units in which to keep extra possessions. Though they cannot wait to get more possessions, Americans seem unable to find places for them in their homes either. With all these signs of discontent, Americans might be open to a change. There rarely has been a greater opportunity for the church to speak into this abyss.

### Consumerism and the Environment

Perhaps the greatest casualty of the world's love of consumption is the earth itself. Consumptive habits of individuals can create great strain for them personally in terms of time, health, and sense of wellbeing; however, corporately, these habits are catastrophic. Families' garbage cans turn into tons of waste when added to those of their development

---

<sup>79</sup> Ibid., 26.

<sup>80</sup> Bruce Butterfield, "Long Hours, Late Nights, Low Grades in Labor-Short Towns across America, Teen-Agers Are Overworked," *Boston Globe*, April 24, 1990.

<sup>81</sup> Schor, *The Overspent American*, 71.



neighbors. The fumes emitted from one classic Camaro become toxic when mingled with other fellow road mates on the highway. What seems reasonable for one is earth shattering when done by the many.

Water use provides a case in point. Americans use about 100 gallons a day per person for personal purposes like drinking, cooking, and disposing of wastes, compared to the world average of twenty-two gallons a day. Multiplied by every American, and adding in the water used by the rest of humankind, the numbers become astounding. With consumption levels such as these, it is no wonder the Aral Sea, once one of the world's largest freshwater bodies, has lost four-fifths of its volume since 1960, and that Africa's Lake Chad has all but disappeared.<sup>82</sup>

The earth and its resources are under duress. "In every corner of the globe—on land and in water, in melting ice and disappearing snow, during heat waves and droughts, in the eyes of hurricanes and the tears of refugees—the world is witnessing mounting and undeniable evidence that nature's cycles are profoundly changing."<sup>83</sup> Twenty of the twenty-one hottest years ever measured occurred in the last twenty-five years. Global warming results from large concentrations of carbon dioxide in the atmosphere caused primarily by emissions from factories and automobiles. Carbon dioxide levels are now the highest they have been in 650,000 years based on the results of carbon dating.<sup>84</sup>

---

<sup>82</sup> Brown, *Plan B 2.0*, 41-58.

<sup>83</sup> Al Gore, *An Inconvenient Truth* (Emmaus, PA: Rodale, 2006), 9.

<sup>84</sup> *Ibid.*, 66.

As a result of global warming, large portions of the polar icecap are melting. Scientists now believe that as early as the year 2015, all the glaciers in Glacier National Park will have melted.<sup>85</sup> Glaciers are shrinking in every one of Alaska's glaciated mountain ranges, and studies show Kilimanjaro, Africa's tallest mountain, lost 33 percent of its ice field between 1989 and 2000.<sup>86</sup>

As the earth heats up, the snow melts and the sea rises. Warmer seas create massive changes in underwater life, effectively killing large amounts of plant and fish life. Whole areas of the ocean are now referred to as "dead zones." Today there are more than 146 such zones scattered across the world's oceans.<sup>87</sup> "The share of birds, mammals, and fish that are vulnerable to immediate extinction is now measured in double digits: 12 percent of the world's nearly 10,000 bird species, 23 percent of the world's 4,776 mammal species; and 46 percent of the fish species analyzed."<sup>88</sup>

Mayell claims all these trends can be directly linked back to consumption: "Rising consumption has helped meet basic needs and create jobs . . . but as we enter a new century, this unprecedented consumer appetite is undermining the natural systems we all

---

<sup>85</sup> Ibid., 46.

<sup>86</sup> Brown, *Plan B 2.0*, 68.

<sup>87</sup> Ibid., 156.

<sup>88</sup> Ibid., 95.

depend on.”<sup>89</sup> Most of the environmental issues seen today can be linked to consumption, according to Gary Gardner, director of research for Worldwatch.<sup>90</sup>

As more countries seek to advance economically, consumerism reaches staggering levels. Global Footprint Network concludes that humanity’s collective demands first surpassed the earth’s regenerative capacity around 1980. Since then, consumers have been drawing down irreplaceable resources.<sup>91</sup> For the earth to survive, change must come soon. Fundamental changes must take place in the way humans view the earth and its resources.

### **Where Do We Go From Here?**

Consumerism affects life at every level; time for family, friends, and leisure, our physical and mental health, and the earth with all its life-sustaining resources. With each of these areas seemingly under siege, what hope is there for the future? Cartoonist Walt Kelly proclaimed on an Earth poster in 1970, “We have met the enemy, and he is us.”<sup>92</sup> Hope lies in Kelly’s quip. If humanity got into this mess, through the grace of God, it can also get out of it, and the answer lies in churches.

---

<sup>89</sup> Hillary Mayell, “As Consumerism Spreads, Earth Suffers, Study Says,” *National Geographic News*, January 12, 2004, 2, [http://news.nationalgeographic.com/news/2004/01/0111\\_040112\\_consumerism\\_\\_2.html](http://news.nationalgeographic.com/news/2004/01/0111_040112_consumerism__2.html) (accessed November 13, 2006).

<sup>90</sup> Ibid.

<sup>91</sup> Brown, *Plan B 2.0*, 6.

<sup>92</sup> Walt Kelly, “Walt Kelly Quotes,” Brainy Quote, <http://www.brainyquote.com/quotes/quotes/w/waltkelly114887.html> (accessed December 5, 2006).

## The Creation of Stewards and the Role of the Church

By and large, churches remain silent on the issue of consumption. This paper asserts that churches charged by God to bring the Good News to all people, to care for the sick, feed the hungry and hope to the hopeless, must regain their prophetic voices. The people to whom God entrusted God's world must raise their voices.

Churches must begin to take the issues of consumerism and the creation of whole life stewardship seriously. Christianity is growing like wildfire in China and is still considered the predominant religion of America. If Christians begin to take consumption seriously, massive change can occur quickly. Churches could be at the heart of both saving people for Christ and saving the world from destruction. The time for change is now. Churches must reclaim their God ordained role.

### How Do We Get There?

Few cultures have been more driven by consumerism than the contemporary American culture. To have an impact on this consumerism, a church must do three things. First, there must be a corporate vision that values whole life stewardship. Second, a church must develop an action plan for raising stewards. Third, once instituted, a system must be put into place that requires frequent evaluation of the plan to determine success of the identified strategies. As the old saying goes: "If you fail to plan, you plan to fail."

Once a plan is developed, individuals must work the plan. Motivational speaker and time management guru Brian Tracy states, "Failure to execute is one of the biggest

problems in organizations today.”<sup>93</sup> Having a plan will be insufficient to effect change. Change requires leadership committed to the vision, determined to work the plan, and committed to test the results frequently and make necessary adjustments. If churches want to create good stewards, the answer is deceptively simple: focus on it.

### Elements of a Comprehensive Stewardship Plan

For the purposes of this thesis, the debate about the state of the contemporary institutional church will be ignored. Although real and important, the question of whether the institutional church has significant problems and a long-term future will remain for other scholars. Great strides can be made in changing consumer culture if the church, as it currently exists, simply focuses on the problem. The church has the ability to effect change in the culture, and this paper directs the church to develop biblical stewards.

Two critical elements in the stewardship education process are (1) educating leadership at the seminary level, and (2) focusing on consumerism and stewardship as communities of faith. Only as denominations, pastors, and church leaders grasp the critical nature of the problem is leadership likely to give adequate attention to stewardship at the local level. Once a local church determines the value, the key elements to implementing a stewardship ministry include:

1. Develop a year round stewardship plan
2. Assign staff, volunteers, and budget appropriate to achieving success
3. Provide ongoing education for leadership responsible for plan implementation

---

<sup>93</sup> Brian Tracy, *Eat That Frog!* (San Francisco: Berrett-Koehler, 2001), 3.

#### 4. Evaluate yearly, and make necessary adjustments

### Formulating a Plan

Effective resources already exist to teach stewardship. Theologians and writers, including Walter Brueggemann, Ronald Vallet, Douglas John Hall, Scott Rodin, and Craig Blomberg, have added to the knowledge base and hermeneutics of stewardship. The theological underpinnings are well documented, and tremendous resources are available for leadership.

Those texts are unlikely, however, to inspire average congregants to wrestle with the issue. A methodology that has practical application to their day-to-day lives, is hands-on in nature, and can be molded around busy lifestyles will have a far greater likelihood of success with many Christians. A solid theological foundation is a crucial base; however, it will not be the place to start for most people. For a year-round plan to succeed, it must be imminently practical. The author of this paper believes a practical plan includes:

1. Deliver periodic sermons on issues of stewardship, with at least one three-week series of sermons each year. (George Barna builds a strong case that a series of sermons has the greatest impact.<sup>94</sup>)
2. Use testimonies of lay people in corporate settings (moments for stewardship in worship, personal stories, offertory prayers, etc.).
3. Publish monthly newsletter articles.

---

<sup>94</sup> George Barna, *How to Increase Giving in Your Church* (Ventura, CA: Regal, 1997).

4. Deliver quarterly children's stories centering on stewardship.
5. Focus a yearly Bible study on stewardship.
6. Hold yearly small groups focused on an area of stewardship such as the environment, time management, or financial management.
7. Produce quarterly dramas.
8. Distribute monthly DVD clip, worship guide insert, or other media presentation of the stewardship message.
9. Hold a yearly stewardship enlistment campaign such as Consecration Sunday<sup>95</sup> or denominational equivalent.
10. Devote quarterly children and youth group time to stewardship, following the model of Proverbs 22:6.
11. Establish a "new to me" ministry for reusing items in good shape.
12. Develop and maintain a selection of reading materials and resources available for use by both leadership and interested members.
13. Sponsor a yearly seminar focused on one aspect of stewardship (Crown Ministries).<sup>96</sup>

Elements in this basic schedule can be adapted or deleted to fit the needs of a local congregation. More is better, and focus means repetition.

---

<sup>95</sup> Herbert Miller, *New Consecration Sunday* (Nashville, TN: Abingdon Press, 2002).

<sup>96</sup> A copy of a yearly stewardship calendar planning sheet is attached as Appendix C.

### Make It Practical

A successful stewardship plan can be implemented only if it is perceived to have value in people's lives. Establishment of relevancy is critical. Therefore, this project will focus on writing a small group study aimed at exploring the impact of consumerism on daily life, and on what God meant by God's call for stewardship. The statistics presented earlier in this chapter demonstrate the relevancy of themes of stewardship.

The big issues plaguing the majority of families in contemporary culture, such as poor financial, time, and environmental management skills, offer a great place to start. In every church, these three issues are likely to affect enough lives to interest a core group in further discussion and reflection.

As an example, a church seeking to help create stewards who manage their time well can implement a program similar to the following: The pastor and the stewardship committee can schedule opportunities in the year-round calendar to provide a chance for the congregation to become more sensitive to time as a stewardship theme, and they can provide resources for improving the use of time. The pastor might choose to preach on the subject one Sunday, and lead an adult small group study about the subject for the same month. The pastor and the stewardship committee might also request the children's pastor to incorporate the theme into the children's teaching time and the youth pastor to lead several youth group discussions about where youth focus the time God has entrusted to them.

Additionally, a seminar might be planned for a Saturday morning billed as offering tools to help manage routine tasks more efficiently so participants gain time to



enjoy family activities, reading, or fitting a nap back into daily schedules.<sup>97</sup> Half the people surveyed in America report they have insufficient time for their families.<sup>98</sup> By focusing the stewardship themes in ways that have direct application to everyday life, churches can raise stewards and offer participants opportunities to improve their lives.

### Assign Staff

What gets attention gets accomplished. With all the demands of ministry positions, and with the ever-growing trend of part time volunteers and employees, stewardship must become a recognized element of every leader's job description. Once in job descriptions, specific expectations, assignments, and outcomes must be delineated.

While stewardship belongs in every staff portfolio, expectations, assignments, and outcomes must be specific to various roles. Children's pastors, as an example, would be responsible for creating opportunities and finding resources for teaching children about stewardship. They might schedule between four and six "children's talks" in worship over a year, find a stewardship curriculum for teachers to use, order giving boxes to teach children a giving-saving-spending plan, and facilitate incorporating stewardship education into each year's children's ministry program.<sup>99</sup> Senior pastors might, on the other hand, plan a three-week preaching series on stewardship themes, work with a stewardship committee to solicit several testimonies over a year, and organize and participate in an "Earth Walk" to pick up trash on a stretch of highway.

---

<sup>97</sup> See Appendix B for sample of time management seminar.

<sup>98</sup> Schor, *The Overworked American*, 11.

<sup>99</sup> See <http://www.crown.org> for tools and resources.

The main goal is for staff and leadership to lead the way. If the worship community perceives stewardship as valuable to its leaders, stewardship will be important to the congregation. When staff members model stewardship and the importance of teaching stewardship themes, there is every likelihood it will be a successful ministry of the church. In the practicing values section of *The Present Future*, Reggie McNeal notes that for change to happen, leaders must go first. If staff members want stewardship to happen, the staff will have to be at the front of the procession.<sup>100</sup>

### Provide Ongoing Training

Leaders need new and fresh ideas, tools, and resources to establish the very best stewardship ministry. Continuing education opportunities focused in the areas of stewardship provide leadership with new ideas and resources for the task. Extensive resources already exist for teaching stewardship. In addition to tools available from individual denominations and associations, a partial list of what is readily available can be found in Appendix A.

Countless seminars and conferences are offered yearly in a multitude of subjects related to stewardship. The pastor, other staff, or any interested layperson can attend with the expectation their learning will be brought back to the total church family. Organizations such as Christian Stewardship Association, Crown Financial Ministry, Willow Creek's Good \$ense Ministry, and Dave Ramsey offer conferences and seminars that help in the area of financial management. Great organizations exist that provide

---

<sup>100</sup> Reggie McNeal, *The Present Future* (San Francisco: Jossey-Bass, 2003), 102-105.

resources for environmental education, time management, peace and justice issues, and establishing outreach ministries. Sending leaders to outside learning activities or bringing in outside experts to offer new insights can enhance virtually any stewardship theme a church wants to pursue more effectively.

Some ideas work less well, and some goals are unrealistic. To establish a successful stewardship ministry, a church should plan for a yearly evaluation process to determine the effectiveness of the program. They can ask questions such as: What worked well? What was ineffective? What could have benefited from a different approach? As the stewardship committee reflects on the year round calendar and makes appropriate adjustments, stewardship ministry will become more embedded in the life of the church.

### **Conclusion**

America is in a crisis created by consumerism, and the church has the answers. By implementing a biblically-based whole life stewardship plan to mentor Christians as good managers of all that God has given them, creating good stewards, the church can transform both individuals and the culture in which they live. The world needs a Romans 12 movement: a movement that shifts individuals away from their conformity with modern culture and moves them toward a total transformation of their hearts and minds. It is time to call America's churches to action. It is time for churches to hold up the mirror of a consumer culture, and challenge Christ's followers to be transformed through God's Word in the area of stewardship. It is time for churches to transform hearts.

## SECTION 5

### PROJECT SPECIFICATIONS

#### **Project Description**

Consumerism is threatening to destroy American culture, create irreversible injury to the planet, and damage an individual's health and sense of wellbeing. This project will be to write an adult small group study to explore the many facets of consumerism, in relation to the Bible and Christian values.

#### **Audience**

The primary audience for this book will be church adult Sunday school classes and small groups. Those who utilize this twelve-week study will leave it with a better understanding of consumerism and stewardship and how each affects their lives. They will have developed a sense of the roots and causes of consumerism, and contrasted their consumerist lifestyle to that of a biblically-based lifestyle. Participants will be challenged to look at their own lives and determine if they are the transformed people of Romans 12, or people of the world. Specifically, they will be called to be counter-cultural and transformed.

### **Goals and Strategies**

The main goal of this project is to write a book for use in a small group study seeking to learn more about the issues of consumerism and stewardship. To reach the broadest possible audience, it will be written in an informal style, much like John Ortberg's *If You Want to Walk on Water, You've Got to Get Out of the Boat*.

This project's goal is to help change attitudes that will be exhibited through changed lifestyles. It will seek specifically to: create awareness and understanding, motivate readers to action, and provide ideas and resources for further information.

### **Project Scope and Content**

The project will be a book in a format that adapts well for use as a twelve-week Bible Study/Adult Sunday school curriculum. To allow for easy use, it will be low-tech. Though well illustrated through the use of stories, it will not involve PowerPoint or other multimedia. Rather, it will direct users to those options for follow up study. The book will be divided into chapters, based on topic. Each chapter will be designed to create a lesson that can be covered in one 40-60 minute session.

### **Budget**

The budget for this project is \$2,000. This will enable printing a limited number of books, and use them both for testing the product early and strategic "give aways" as a marketing tool.

### **Promotion**

A signed agreement from a publisher will make this book available for sale on a print as ordered basis, and will utilize both the publisher's website and several other web pages with which the author associates for marketing and distribution. The author's network of Ministers of Mission and Stewardship in the American Baptist Churches will help promote this book and a DVD developed to highlight stewardship themes.

### **Standards of Publication**

The standards of book publication are well documented, both in print and on the web. Each publisher has standards specific to its own organization. A publisher with which this author works has offered the first round of suggestions for a re-write. Once those suggestions have been implemented, the publisher, the author, and an editor will determine and implement other specific requirements.

In seeking a publisher, the author developed a package that included an overview of the book, several chapters, a table of contents, a resume outlining the author's background and credentials for writing this book, and a cover sheet.

### **Action Plan**

The initial stage of this project involved developing a prospectus, a package of materials, sent to prospective publishers that highlighted the author's abilities and identified the purpose of the book. The prospectus included several chapters and a working table of contents. A publisher was secured and the book has been completed.

The project required the author's ability to write clearly and concisely, seek and secure a publisher, and promote and market the book.

The author knows how to communicate through the written word and how to develop both lesson plans and lessons. The author lacked knowledge to develop a compelling "package" to identify and secure a publisher. This author worked with a potential publisher to develop those skills.

### Timeline

2007	June	<ul style="list-style-type: none"> <li>Develop book package for distribution to potential publishers</li> </ul>
	August	<ul style="list-style-type: none"> <li>Determine chapters and content based on feedback</li> </ul>
	September	<ul style="list-style-type: none"> <li>Begin re-writes, based on publisher's input</li> </ul>
2007/2008	December-February	<ul style="list-style-type: none"> <li>Meet with publisher and editor</li> </ul>
2008	February- May	<ul style="list-style-type: none"> <li>Begin re-writes based on editor's input</li> </ul>
	Summer	<ul style="list-style-type: none"> <li>Identify three-four churches with which to pilot use of this book</li> </ul>
	November	<ul style="list-style-type: none"> <li>Schedule small group studies within churches</li> <li>Begin working on complimentary website</li> <li>Print and distribute books for church use</li> </ul>
2009	January	<ul style="list-style-type: none"> <li>Begin working with identified churches</li> <li>Begin utilizing appropriate national gathering to promote book such as Christian Stewardship Association and Ecumenical Stewardship Center</li> </ul>
	March	<ul style="list-style-type: none"> <li>Develop a model for stewardship education, incorporating the book and other available resources</li> <li>Promote book through website and associates' websites</li> <li>Begin targeted promotion with key stewardship advocates such as Ministers of Mission and Stewardship, denominational leaders, and Christian Stewardship Association leaders</li> </ul>

## SECTION 6

### POSTSCRIPT

Writing this book has been a journey. Although it formally began with enrollment in the Church in the Emerging Culture degree program, the genesis of the idea has been in the back of my mind for many years. Beginning the doctorate program impelled me to move it from the conceptual to the concrete, and for that I am grateful.

For more than a decade, I have wrestled with themes of stewardship and consumerism, and searched for resources with which to raise the issues more effectively within the church. Beginning with personal experiences in fund development, I have been aware that themes of stewardship suffer from a “bad name.” I discovered few pastors or lay people willing to give the subject more than cursory attention, despite the abundance of Scripture regarding the topic. Over time, I came to believe that this was in part due to perceptions that typically surround stewardship within the local church setting.

In many congregations, stewardship is equated with two words: boring and budget. Stewardship sermons get trotted out, often reluctantly, about once a year somewhere around budget building time. They are viewed as a necessary evil, and often focus exclusively on money and God’s call as it centers around the tithe. Whether stated or not, many congregants report hearing primarily about why they ought to give more money to the church. It is a painful process for most everyone involved.



As I sought to better understand stewardship, a very different picture emerged and I began to see stewardship not as the way the church gets money out of me, but rather as the way God laid out for me to live every aspect of my life. Stewardship became a whole life discipline concerning everything from how an individual spends time to how an individual cares for creation. The more I learned, the more I became convinced that stewardship was the number one crisis facing the Christian church today. Without a solid biblical foundation in stewardship themes, Christians have lost their moorings when it comes to how they live their lives. The church has ceased to be counter-cultural, and most Christians are unaware that they are ignoring biblical principles.

From that background, I felt compelled to write a book about the subject. I had a great colleague while on denominational staff in New York who had devoted much of his life to stewardship, Ronald Vallet. His mentoring went a long way toward helping me to understand the theological basis for these beliefs. I discovered, however, that far too few were reading any of Vallet's books, or those of other authors of books on the subject. I determined to change all that by writing a book directed at the average person, not at an academic audience.

Now that I have completed the first draft of the book, I fully understand this monumental task. Powered by a passion to get the message of consumerism on the table in churches across America, I was determined to get it written. I did not however, have a concept of all that would require from me.

Few people held encouragement for the success of this book. With rare exceptions, every knowledgeable source familiar with the publishing world warned of the

odds of getting a book both published and sold in any appreciable quantity. This was seen as especially true on a subject as riveting as stewardship. This helped me refine my objectives from writing for the mass audience, to writing for Christian small group ministries, and steered me toward a publisher who was deeply invested in the field of stewardship education.

Consumerism and stewardship are a personal journey, which led me to find my voice. This book describes how stewardship and consumerism have affected me, how they are affecting my family, and ultimately how that has an impact upon the world. It has turned into a belief that it is time for a Romans 12 movement: a push to create counter-cultural communities within churches across America.

Writing the book has left me both hopeful and weary at the same time. The more I learned, the more I realized just how deeply enmeshed in the consumer culture most Christians are, and just how massive the problems created by consumerism have become. Lakes are running dry, the globe has warmed enough to melt icecaps, Americans have some of the highest rates of debt and suicide in history and poverty is on the rise. Yet I am hopeful, because I believe I have a God-given vision to put the discussion of stewardship on the agenda in churches throughout the country, and I believe God provides the legs for all God's visions.

While writing the book, I determined that a book can be only a single piece of a larger approach. Some will be unwilling to read a book on stewardship, and a multi-media approach will be necessary. I envision an additional resource, a website that enables people to interact and struggle with both problems and solutions, and I hope to

## WORKS CITED

- Adams, Lawrence E., and Fredrick Jones. "Stewardship in the Nineties: Two Views." In *Christianity and Economics in the Post-Cold War Era: The Oxford Declaration and Beyond*. Edited by Herbert Schlossberg, Vinay Samuel, and Ronald J. Sider, 161-171. Grand Rapids, MI: William B. Eerdmans, 1994.
- American Bankruptcy Institute. "Quarterly American Bankruptcy Statistics." American Bankruptcy Institute. [http://www.abiworld.org/Content/NavigationMenu/Online\\_Resources/Bankruptcy\\_Statistics/ABI\\_-\\_Bankruptcy\\_Statistics.htm](http://www.abiworld.org/Content/NavigationMenu/Online_Resources/Bankruptcy_Statistics/ABI_-_Bankruptcy_Statistics.htm) (accessed December 7, 2005).
- Barna, George. *How to Increase Giving in Your Church*. Ventura, CA: Regal, 1997.
- \_\_\_\_\_. "Faith Has Limited Effect on Most People's Behavior," *The Barna Update* (2004). <http://www.barna.org/FlexPage.aspx?Page=BarnaUpdate&BarnaUpdateID=164> (accessed December 5, 2005).
- Bilker, Scott. "5 Ways to Avoid Holiday Debt," DebtSmart. [http://www.debtsmart.com/pages/video\\_library\\_5\\_ways\\_to\\_avoid\\_holiday\\_debt\\_text\\_011205633.html](http://www.debtsmart.com/pages/video_library_5_ways_to_avoid_holiday_debt_text_011205633.html) (accessed December 7, 2005).
- Blomberg, Craig. *Heart, Soul, and Money: A Christian View of Possessions*. Joplin, MO: College Press, 2000.
- Bouma-Prediger, Steven. *For the Beauty of the Earth*. Grand Rapids, MI: Baker, 2001.
- Brown, Lester. *Plan B 2.0: Rescuing a Planet Under Stress and a Civilization in Trouble*. New York: W. W. Norton, 2006.
- Burkett, Larry, and Rick Osborne. *Financial Parenting*. Chicago: Moody Press, 1996.
- Buzbee, Julie K. "Affluenza." United Methodist Communications. <http://archives.umc.org/interior.asp?mid=1277> (accessed December 6, 2005).
- Cassel, J. David. "Stewardship: Experiencing and Expressing God's Nurturing Love." *American Baptist Quarterly* 17, no. 1 (1998): 26-40.
- Centers for Disease Control and Prevention. "Third National Report on Human Exposure to Environmental Chemicals." Centers for Disease Control and Prevention. <http://www.cdc.gov/exposurereport/3rd/> (accessed December 4, 2006).

- Clapp, Rodney. "Why the Devil Takes Visa." *Christianity Today*, October 7, 1996, 19-33. Crown Financial Ministries. "Home." Crown Financial Ministries. <http://www.crown.org> (accessed December 29, 2007).
- Energy Information Administration. "Energy Facts for Kids." United States Department of Energy. [http://www.eia.doe.gov/kids/energyfacts/saving/efficiency/savingenergy\\_secondary.html](http://www.eia.doe.gov/kids/energyfacts/saving/efficiency/savingenergy_secondary.html) (accessed December 5, 2005).
- Federal Reserve Statistical Release. "Consumer Credit." United States Federal Reserve Board. <http://www.federalreserve.gov/releases/G19/Current/> (accessed December 7, 2005).
- Fournier, Susan, and Michael Guiry. "An Emerald Green Jaguar, a House on Nantucket, and an African Safari: Wish Lists and Consumption Dreams in a Materialist Society." *Advances in Consumer Research* 20 (1993): 352-358.
- \_\_\_\_\_. *A Look into the World of Consumption Dreams, Fantasies, and Aspirations*. Gainesville, FL: University of Florida, 1991.
- Fuchs, Victor, and Diane Reklis. "America's Children: Economic Perspectives and Policy Options." *Science* 255, no. 5040 (1992): 41-46.
- Gandhi, Mahatma. [http://thinkexist.com/quotation/earth\\_provides\\_enough\\_to\\_satisfy\\_every\\_man-s\\_need/181709.html](http://thinkexist.com/quotation/earth_provides_enough_to_satisfy_every_man-s_need/181709.html) (accessed December 29, 2007).
- Gore, Al. *An Inconvenient Truth*. Emmaus, PA: Rodale, 2006.
- Hochschild, Arlie Russell. "Time in the Balance." *The Nation*, May 1997, 11-15.
- Kelly, Walt. "Walt Kelly Quotes." Brainy Quote. <http://www.brainyquote.com/quotes/quotes/w/waltkelly114887.html> (accessed December 5, 2006).
- Kluth, Brian. "Quips and Quotes," Maximum Generosity. <http://www.kluth.org> (accessed December 12, 2006).
- Mayell, Hillary. "As Consumerism Spreads, Earth Suffers, Study Says." *National Geographic News*, January 12, 2004. [http://news.nationalgeographic.com/news/2004/01/0111\\_040112\\_consumerism.html](http://news.nationalgeographic.com/news/2004/01/0111_040112_consumerism.html) (accessed December 29, 2007).
- McKibben, Bill. *The End of Nature*. New York: Random House, 2006.
- McNeal, Reggie. *The Present Future*. San Francisco: Jossey-Bass, 2003.
- Miller, Herbert. *New Consecration Sunday*. Nashville, TN: Abingdon Press, 2002.

Myers, David G. "Pursuing Happiness." *Psychology Today*, July/August 1993, 32-35, 66-67.

\_\_\_\_\_. *The American Paradox*. New Haven, CT: Yale University Press, 2000.

National Center of Health Statistics. "Obesity, High Blood Pressure Impacting Many U.S. Adults Ages 55-64." Center For Disease Control. <http://www.cdc.gov/nchs/pressroom/05news/hus05.htm> (accessed December 4, 2006).

National Institute of Mental Health. "Statistics." National Institutes Health. <http://www.nimh.nih.gov/healthinformation/statisticsmenu.cfm> (accessed December 4, 2006).

\_\_\_\_\_. "Suicide Facts and Statistics." National Institutes of Health. <http://www.nimh.nih.gov/suicideprevention/suifact.cfm> (accessed December 2, 2006).

Ramsey, Dave. *Financial Peace*. New York: Viking, 1992.

Raven, Peter H. "AAAS Atlas of Population and Environment." American Association for the Advancement of Science. <http://atlas.aaas.org/index.php?part=2> (accessed December 6, 2005).

Roberts, Robert. "Associate Executive Secretary World Mission Support Staff Training." Material presented, Conference on Stewardship and Fundraising, American Baptist Churches USA, Seattle WA, November 1-2, 2005.

Rodin, R. Scott. *Stewards in the Kingdom: A Theology of Life in All Its Fullness*. Downers Grove, IL: InterVarsity Press, 2000.

Schor, Juliet. *The Overworked American: The Unexpected Decline of Leisure*. New York: Basic, 1992.

\_\_\_\_\_. *The Overspent American: Why We Want What We Don't Need*. New York: HarperPerennial, 1998.

Sider, Ronald J. *Rich Christians in an Age of Hunger: Moving from Affluence to Generosity*. Rev. ed. Dallas, TX: Word, 1997.

Simpson, James B. "Simpson's Contemporary Quotations," Bartleby.com. <http://www.bartleby.com/63/16/2216.html> (accessed December 7, 2005).

Townsend, Mark and Jason Burke. "Earth Will Expire by 2050." *Guardian Unlimited*. July 7, 2002. <http://observer.guardian.co.uk/international/story/0,6903,750783,00.html> (accessed December 6, 2005).

- Tracy, Brian. *Eat That Frog!* San Francisco: Berrett-Koehler, 2001.
- Twain, Mark. *Tom Sawyer, Detective*. New York: Harper and Brothers, 1896.
- Vallet, Ronald E. "All Nature Is Groaning." *Journal of Stewardship* 41 (1989): 46-51.
- \_\_\_\_\_. *Congregations at the Crossroads: Remembering to Be Households of God*. Manlius, NY: REV/Rose, 1998.
- \_\_\_\_\_, and Charles Zech. *The Mainline Church's Funding Crisis*. Grand Rapids, MI: William B. Eerdmans, 1995.
- Vincent, Mark. *A Christian View of Money: Celebrating God's Generosity*. Scottdale, PA: Herald Press, 1997.
- Wenger, A. Grace. *Stewards of the Gospel*. Scottdale, PA: Herald Press, 1964.
- Westerhoff, III, John H. *Building God's People in a Materialistic Society*. New York: Seabury, 1983.
- Willmer, Wesley K. *God and Your Stuff*. Colorado Springs: NavPress, 2002.
- World Health Organization. "World Health Report, 2006 Edition." World Health Organization. [http://www3.who.int/whosis/core/core\\_select\\_process.cfm?countries=all&indicators=mortality](http://www3.who.int/whosis/core/core_select_process.cfm?countries=all&indicators=mortality) (accessed December 4, 2006).
- World Health Organization, Mental Health, "Suicide Prevention," World Health Organization, [http://www.who.int/mental\\_health/prevention/suicide/suicideprevent/en/](http://www.who.int/mental_health/prevention/suicide/suicideprevent/en/) (accessed November 17, 2006).
- Wuthnow, Robert. *God and Mammon in America*. New York: Free Press, 1994.

## APPENDIX A

### RESOURCES FOR TEACHING STEWARDSHIP

Topic	Source
General Stewardship	<ul style="list-style-type: none"> <li>• <a href="http://www.Emptytomb.org">http://www.Emptytomb.org</a></li> <li>• <a href="http://www.Barna.org">http://www.Barna.org</a></li> <li>• <a href="http://www.Stewardshipresources.org">http://www.Stewardshipresources.org</a></li> </ul>
Environmental Stewardship	<ul style="list-style-type: none"> <li>• <a href="http://www.nccecojustice.org">http://www.nccecojustice.org</a></li> <li>• <a href="http://www.nrpe.org">http://www.nrpe.org</a></li> <li>• <a href="http://www.creationcare.org">http://www.creationcare.org</a></li> <li>• <a href="http://www.earth-policy.org">http://www.earth-policy.org</a></li> <li>• <i>Plan B 2.0</i> by Lester Brown (book)</li> <li>• <i>An Inconvenient Truth</i> by Al Gore (book and video)</li> </ul>
Time Management	<ul style="list-style-type: none"> <li>• <a href="http://www.managementhelp.org/prsn_prd/time_mng.htm">http://www.managementhelp.org/prsn_prd/time_mng.htm</a></li> <li>• <a href="http://www.counseling.uchicago.edu/resources/virtualpamphlets/time_management.shtml">http://www.counseling.uchicago.edu/resources/virtualpamphlets/time_management.shtml</a></li> <li>• <i>Eat That Frog</i> by Brian Tracy (book)</li> <li>• <i>Getting Things Done</i> by David Allen (book)</li> <li>• <i>Time Management</i> by Marshall J. Cook (book)</li> <li>• <a href="http://www.daytimer.com">http://www.daytimer.com</a></li> <li>• <a href="http://www.franklincovey.com">http://www.franklincovey.com</a></li> </ul>
Financial Stewardship	<ul style="list-style-type: none"> <li>• <a href="http://www.Stewardship.org">http://www.Stewardship.org</a></li> <li>• <a href="http://www.Crown.org">http://www.Crown.org</a></li> <li>• <a href="http://www.Daveramsey.org">http://www.Daveramsey.org</a></li> <li>• <a href="http://www.Kluth.org">http://www.Kluth.org</a></li> <li>• Consecration Sunday materials (book store)</li> <li>• <i>Heart, Soul and Money</i> by Blomberg (Bible study)</li> <li>• <i>Speaking About Money</i> by Vincent (book)</li> <li>• <i>Financial Peace</i> by Dave Ramsey (book)</li> <li>• <a href="http://www.tithingfoundation.org">http://www.tithingfoundation.org</a></li> <li>• <a href="http://www.goodsenseministry.com/">http://www.goodsenseministry.com/</a></li> </ul>

## APPENDIX B

### TIME MANAGEMENT SEMINAR SAMPLE

After attending, participants will:

- Have a better understanding of why time management can be useful to them
- Have four practical skills in time management
- Have been introduced to three excellent resources for further reading
- Have an accountability partner to help keep them on task

#### Introduction

We always have enough time, if we but use it right.

—Johann Wolfgang von Goethe

Interesting Statistics:

- Between 1960 and 1986, the time parents actually had available with children fell ten hours a week for whites and twelve for blacks.<sup>1</sup> Parents spent 30 hours a week with their children in 1965, and 17 hours a week in 1985.<sup>2</sup>
- In her research, Juliet Schor found that the more parents worked, the less time they spent with their children BUT the more they bought them.<sup>3</sup>

---

<sup>1</sup> Juliet Schor, *The Overworked American: The Unexpected Decline of Leisure* (New York: Basic, 1992), 13.

<sup>2</sup> Myers, *The American Paradox*, 61.

<sup>3</sup> Schor, *The Overworked American*, 89.



- Half the US population now says they have too little time for their families.<sup>4</sup>
- A Boston study found employed mothers averaged over 80 hours of housework, childcare, and employment.<sup>5</sup>
- A New Hampshire study found 85% of the states 10-12<sup>th</sup> graders hold jobs, and 45% worked more than 20 hours per week.<sup>6</sup>
- European workers have been gaining vacation time allotments, and are now in the range of four to five weeks in many countries. At the same time, Americans have seen their vacation times shrink.<sup>7</sup>

**Managing time well is now more important than ever!**

### **Three Great Resources for Time Management**

- Brian Tracy, *Eat That Frog*<sup>8</sup>
- David Allen, *Getting Things Done*<sup>9</sup>
- Marshall Cook, *Time Management*<sup>10</sup>

---

<sup>4</sup> Ibid., 4.

<sup>5</sup> Ibid., 21.

<sup>6</sup> Ibid., 26.

<sup>7</sup> Ibid., 32.

<sup>8</sup> Brian Tracy, *Eat That Frog: 21 Ways to Stop Procrastinating and Get More Done in Less Time* (San Francisco: Berrett-Koehler, 2007).

<sup>9</sup> David Allen, *Getting Things Done: The Art of Stress Free Productivity* (New York: Viking, 2001).

<sup>10</sup> Marshall J. Cook, *Time Management: Proven Techniques for Making the Most of Your Time* (Avon, MA: Adams Media, 1998).

## **Tools for Time Management: Two Critical Basics**

- Planning calendar
- To Do List—This can be the single most useful tool you have, if you keep it constantly at hand, and constantly updated. It is the single best stress reliever you can implement.

## **Top Fifteen Most Useful Strategies I Have Discovered**

1. Prioritizing—“One of the very worst uses of time is to do something very well that need not be done at all” (Brian Tracy)
2. Take time to plan
3. Make time to “clear the space”
4. Don’t confuse activity with accomplishment—you can spend a whole lot of time doing nothing!
5. Eat the Ugly Frog first! (Brian Tracy)
6. Concentrate single-mindedly on your most important task, and just do it!
7. The “what one” strategy—what one thing can you do today to keep moving each of the projects in your care forward one step?
8. Practicing the fine art of Delegation—Ken Blanchard and *One Minute Manager Meets the Monkey*
9. Learn the word “no”
10. Avoid touching it twice—File it when it comes, answer it on the page it comes on, walk it to the trash right now
11. Schedule what is important to you—make dates with family and friends, plan time off, plug down time into the day
12. Start fresh each day
13. Make permanent lists—packing lists, babysitter lists, grocery lists, chore lists
14. Set aside time each day where you cannot be interrupted
15. “15 minutes a day” strategy

## **Important Reminders**

- You can’t do it all—so do the right things.
- You really are working more—change your expectations.
- Get your mother (or Aunt Grace, Grandma Jean or whoever the other perfectly organized image that pops in your head when you see a mess you don’t have time to fix) out of your head.
- Keep the main thing, the main thing.
- Your life is your life.
- You get to live your life only once.

### Where Do We Start?

**First step:** Take the next five minutes and use it as a brain dump of all the things you have to do

**Second step:** Decide what one thing could you do right now, to help bring your life back in sync? (Wake up ten minutes earlier and pray; use the first five minutes of the day setting priorities for the day; returning phone calls before 10AM—you get the picture.)

**Third step:** Determine what is the most critical thing on your list, and how are you going to do it? Plan it out.

**Fourth step:** Identify what should not be done at all? Delegate, dump, delete.

**Fifth step:** Develop a routine, and stick with it

**Sixth step:** Choose an accountability partner

APPENDIX C

12 MONTH STEWARDSHIP CALENDAR SAMPLE

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
Sermon												
Newsletter												
Testimony												
Children's story												
Mission moment												
Sunday School												
Drama												
Small group												
Youth												
Bible Study												
DVD												
Worship guide insert												
Stewardship enlistment campaign												
Seminar on stewardship												

## APPENDIX D: PROJECT CHAPTER 1

### The Happiest Fish in the Sea The Myth of More

There are two tragedies in life. One is not getting what you want. The other is getting it.

—Oscar Wilde

You can't always get what you want,  
you can't always get what you want.  
But if you try sometimes, you might find  
you get what you need.

—Rolling Stones

I am not complaining about having too little. I have learned to be satisfied with what ever I have. I know what it is to be poor or to have plenty, and I have lived under all kinds of conditions. I know what it means to be full or to be hungry, to have too much or too little. Christ gives me the strength to face anything.

—Philippians 4: 11-13

Who is rich? He that is content. Who is that? Nobody.

—Benjamin Franklin

“Mommy you make me happy.” I still get a little misty eyed when I remember that moment when my three year old daughter spontaneously uttered those words. I had never heard them from her before, and can't say I ever have since for that matter. In fact the teen years have left me with the clear impression I make her quite sad, actually, but no chapters on adolescence are intended for this book, so that would have to be called a digression.

Happiness. That beast so illusive for some, and always just a smile away for others. I know some folks that literally brighten a room when they enter it. I also know a few that brighten it more by leaving, but that chapter DOES come later. What makes us happy? And are we investing our time in the things that matter to us? For myself, I was somewhat dismayed to discover my answers to those questions.

Years ago, I was serving as the Director of a children's camp in upstate New York. It is a career I seem to have spent most of my life in. As the season came to an end, the 24-foot camp sailboat needed to be taken down the lake for winter storage at the local boatyard. Though not a task that usually fell to me, this year most of my staff had gone home already, and one early September afternoon I found myself half way out on the lake and sailing south. While I love to sail, the camp 12-foot Sunfishes were more my style. I'd catch some wind, tip the boat as close to the water as I could, and fly across the choppy surface. Often as not, I'd lean too far and flip. That's what I liked about the Sunfish though. Find the centerboard and stand on it, grab the mast – and I was back in business. Wet, but in business.

This boat was different. At 24 feet and with a sleeper cabin underneath, you could not picture yourself standing on the centerboard and righting the thing anytime soon. I treated this one with a bit more respect. Fear was actually the more appropriate word, but even in my memories, I prefer the word "respect." I needed some help to get her to her winter resting place, and so I found the only two staff left who actually knew how to sail, and off we went.

It had been a long summer. They always were, in camping ministry. Homesick kids and immature counselors. Young staff more concerned with impressing their counterparts of the opposite sex than creating any truly edible food or repairing anything on the maintenance list. Broken toilets and leaking roofs, and the perpetual red ink that seems to go hand-in-hand with every ministry truly worth doing. As soon as this boat got where it had to go, it would finally be over for one more year.

This was a particularly beautiful fall day, one that reminded me why I loved camping ministry. For me, some of God's most beautiful work has always shown itself in lakes. The water was like glass. Though not boding well for a quick trip, it made for a spectacular image of the hills that surrounded the lake dancing on the surface of the water.

All the summer fell away. All the miffed parents and three-hour trips to the emergency room, all the burnt hot chocolate and plugged leach fields, all of it just drained from my body. My soul rejoiced. The gentle breeze and warm sun, combined with the beauty which encircled me, brought a peace to my spirit like I had rarely felt before. My world was blessed by a healthy family, I had a great marriage to a man I loved, and my young daughters would greet me with obvious joy when I returned home that night. Every piece felt right with my world. In that moment, I realized I was deeply, truly, happy.

Those moments are rare in life. Quick glimpses of what will someday come, when the Lord calls us home. Moments when the cares of day to day living fall away, and the very earth sings within us.

So why, if I know some of the things in life that bring me the greatest happiness are beautiful lakes and moments with my family, do I find myself spending so little meaningful time with either?

That's the part that dismays me.

I decided to think about it. That dismayed me even more.

I don't like my answers. You may not like yours either, for all I know. As much as I am like that other 85% of people who when asked would say it was the rest of the world that was too materialistic and enmeshed in the culture...I have found I am stuck too. I spend a lot of my day doing a lot of things that I don't particularly even like for a lot of the wrong reasons. And they don't make me happy.

God says, "Put your faith in me. Focus on me, and the things I tell you are important to focus on." Christ says that the greatest commandment is to love God and the second greatest is to love one another. Scripture tells me one of God's richest blessings to me is my family. And yet one of the things I seem to find the least time for is nurturing relationships. Relationships with my spouse, my kids, my parents who are now in their retirement years, my friends and my neighbors – all the relationships that matter – find little space in my hectic life. Email and my computer – now *that* I have time for. People who I actually care about – not so much.

How did my priorities get so far out of whack from what really matters to me, and apparently to God too. Chasing the American Dream can get very costly at times, it seems.

Psychologist Robert Frank asks, "If we would be happier and healthier working shorter hours and spending more time with our families, even though that would mean living in smaller houses and buying less expensive cars, why don't we just do it?"<sup>1</sup> Wow. What a great question. It is the answer that is hard to swallow. In our culture today, most of us seem to be responding with "you go first," and "I will if you will." A few strong and noble types have latched on to downsizing and simplifying their lives like my retriever to water, but for most of us...it is a step we find very hard to take.

Frank goes on to answer his own question with the word "context." We could downsize if everyone else were doing it too. When I was serving on a mission team to build a home in Tijuana, after using a pick axe and shovel to dig in 95 degree heat all day, the shower back at the church where we were staying looked like heaven. That same

---

<sup>1</sup> Robert H. Frank, "Our Climb to Sublime, Hold On. We Don't Need to Go There," *Washington Post* 01/24/99.



shower - with the fairly large spider hidden in the back corner, dank, dirty, cracked concrete floor, and old shower curtain – would NEVER be considered heaven in my church back in Oregon. Likewise, the beat up old Chevy van we used to travel around the sprawling city of Tijuana would raise a fair number of eyebrows when parked in front of my house in my neighborhood back home. It is all about context. What fits right in when located in one place, becomes sub-par in others.

Why is that? Why do we let other people set the standards we are then willing to live by? We are rugged individualists, remember? We tamed the west, and pulled ourselves up by our bootstraps and all that stuff. We are the masters of our own lives. So why do we give other people control over what we buy, how we dress, and what car we drive? Most of us would probably say “because that is what we like too. That is what makes us happy. Those standards are our standards, and that is how we like to live.”

The truth may actually surprise you. At least it did me.

It seems much of what we believe makes us happy, really may not, when it comes right down to it. In reality, happiness and contentment seem to be a lot less about having what you want, than actually wanting what you have. If I stand at the middle of the social ladder and look up at my bosses house and the car he drives, or at the mansion Scarlett O'Hara got to live in or the Ferrari Tom Selleck used to tool around Hawaii in – I am never going to be happy with my house and Taurus station wagon.

However, if I can learn to adjust my vision and look instead back down the ladder, my home looks like a safe haven and a place of true rest and peace next to the government sponsored low income housing across the way, or the one-bedroom flats with postage stamp size yards a few streets down. And in comparison to the refugee camps of Darfur or squalor of the slums of Calcutta – THOSE look like heaven. Down the ladder live literally BILLIONS. Up the ladder sit a handful of millions. The sad reality, according to David Myers, Professor of Psychology at Hope College, is this: Those of us coming from upper middle class backgrounds are LESS likely to report that we are happy than those living at lower socio-economic levels. It's part of what he terms “the American paradox.” Individuals who strive for wealth, tend to live with a lower sense of wellbeing.<sup>2</sup>

What a coincidence...God said something like that too. “If you love money and wealth, you will never be satisfied with what you have. This doesn't make sense either. The more you have, the more everyone expects from you. Your money won't do you any good – others will just spend it for you” (Ecclesiastes 5:10-11). The more we have, the more we want. And the more we get, the less happy we are with what we have.

---

<sup>2</sup> David G. Myers, *The American Paradox* (New Haven: Yale University Press, 2000).

Myers goes on to tell of a research study done by the University of Chicago's National Opinion Research Center in which those that said they were "very happy" dropped from 35% to 30% over the prior 30 years. The number of folks claiming they were "pretty well satisfied" with their financial situation slipped from 42% to 30%. "We excel at making a living, but fail at making a life,"<sup>3</sup> says Myers.

How do we compare to the rest of the world, in terms of happiness and contentment? Numerous studies have shown that once you get beyond a basic threshold level – enough food to eat, decent home to live in, adequate resources for caring for one's family – more money and resources seem to add little to how happy you identify yourself to be. Once the wolf is no longer at the door, money does little to improve sense of contentment and sense that all is well with the world. Despite simpler lifestyles, folks living on less appear just as happy as us.

What could happen if we chose to restructure our priorities? What if instead of choosing the 2000 square foot home with the RV parking along the side, we chose the 1500 square foot house with room for a tent in the loft above the garage? The results might surprise all of us. For one, it would require less hours of work to meet the mortgage and RV payments. So much less in fact, one parent could conceivably choose to not work at all – or both parents could reasonably cut back. With less hours to work, there might be time to actually use that tent, and go away with the family for a few weeks. Not only could money be saved by camping, but there might even be time to connect with the kids as you watch the sun set over the lake, or burn hot dogs over the camp fire.

Not a camping fan? Fear not! Stash that extra \$475 a month you are saving on your home mortgage in a vacation savings account, and you can afford that week in the motel! The truth is, you just exchanged money – in terms of how much less you are paying for your mortgage – for time. You now have to work fewer hours to make that payment, so you get to spend those hours doing something you like. And according to the experts, THAT is what we say makes us happy.

As it turns out, happiness is not particularly elusive after all. It just requires discovering our priorities, *and then taking the necessary steps to place them in their proper order within our lives*. Most of us could paint a picture of the things we enjoy. When asked to think of something that makes us happy, an image almost always comes to mind. Whether it is watching your new puppy bounce around the back yard tripping over its own ears; sitting squished around the Thanksgiving table with all your siblings and their kids; or huddling up on the rock hard bleachers on a crisp fall afternoon watching the local high school football game, we all KNOW the kinds of things that

---

<sup>3</sup> Ibid., 137.

make us happy. Most of them involve people and family. Most of them require us to invest time in other people. In fact, most of them involve living life God's way.

The question comes down to this – how do we get from here to there? The answer seems to be quite simple. We will need to learn to swim upstream. That is what this book is about – thinking about the value of being different. As we look at the world as it is, we will also spend some time dreaming about living our own lives in a different way. Ultimately, this book is about suggesting a new direction. It is about living as transformed individuals, not because we have to – but because we can see it as the way that will bring us the greatest happiness and contentment in life. This book is about being people of Romans 12, people transformed by God and about making the choice to swim upstream.

Each chapter will end with some questions for further reflection, and an action step that you might consider. They will also have an example of how one person or group has chosen to live differently, to swim upstream. Some examples are dramatic, most are simple steps. All could have a dramatic effect on our world if God's people chose to take them together.

Questions for further reflection:

1. What makes you happy? Deep down, when all else is pared away, truly happy?
2. What keeps you from doing the things that make you happy?
3. Could you envision a way to change your priorities that would enable you to do the things you care about more often?
4. Why do you think so many of us let the standards of others set our priorities?
5. Why is it so hard to look down the ladder at those who have less than we do, instead of up, toward those who have more than us?

**Action Plan:**

- Make it a habit to spend a quiet moment each day thanking God for the gifts you have in your life, and praying for the 3 billion people across the globe that live in poverty.
- Begin counting the hours required to work for each new purchase before you buy it, and then weigh the cost in time that won't be spent on doing the things that matter to you.

***If you want to know more:***

- David Myers, *The American Paradox*
- Go to [msn.com](http://msn.com), and click on "money." There is a wealth of information here, forgive the pun, on everything from mortgage and debt calculators to stories that will help get a handle on where your money is going and how to scale back on expenses.

## APPENDIX E: PROJECT CHAPTER 2

### Just Like Every Other Fish Tumbling Down the Stream

There is not much swimming upstream in the United States these days. In fact, the truth is Christians don't look a lot different than the rest of the world when it comes to how we live our lives. Just like all the other fish tumbling downstream, Christians are languishing in the flow of the river. This "going with the flow" can't warm the heart of the God, no matter how much time we spend in worship. Facts suggest it is the truth, however, whether we like it or not. In all major categories we look just like the rest of society. In fact, we look so much like everybody else, Christian researcher George Barna was led to title one of his reports "*Faith Has Limited Effect on Most People's Behavior.*"

Rather than citing a bunch of other sources, I invite you to do your own reflection on the subject. Think about these questions for a moment or two:

Do the people you know to be Christians look different than non-Christians in:

- The way they dress, cars they drive or houses they live in
- Their divorce rates
- The savings they tell you they have
- Their credit card debt
- Their concern for the environment and care for all God's creation
- The beliefs they pass on to their children about what God has to say about how they live their lives
- The amount of time and resources they invest in helping others

Before you go too far in your thinking about that question, let me just quickly add: none of those categories were meant as judgments on divorce, Visa cards or SUV's. Personally, I am a great believer in the "whoever has not sinned cast the first stone" way of living. However, the chances are when all is said and done, the answers you gave indicate folks in the church look a great deal like folks who are not in the church. Regular church attendees seem just as likely to be over their head in credit card debt, have no savings, have just as limited time for friends, family and church, and to experience just as many periods of depression, illness and unhappiness as their un-churched counterparts.

Stress, worry, and lack of contentment are as common inside the walls of our church homes as they are outside. Why is this so? If we believe in the Gospel message, and most of us really do, why does it seem to have so little impact on how we live our lives?

Romans 12:1-2 says:

“Dear friends, God is good. So I beg you to offer your bodies to him as a living sacrifice, pure and pleasing. That's the most sensible way to serve God. Don't be like the people of this world, but let God change the way you think. Then you will know how to do everything that is good and pleasing to him.”

*Don't be like the people of this world, but let God change the way you think.* That seems to be at the heart of the matter. Today's Christ followers are finding it harder and harder to survive in a world that bombards them with 3500 marketing messages a day, and carve out an identity for themselves that looks any different than their not yet Christian friends and neighbors.

Maybe that is not your experience, but it sure feels like mine. I will never forget running around town with a two and three year old in tow, searching for the perfect Happy Meal. Personally, I was a little tired of Happy Meals, but McDonalds had stumbled onto the Beanie Baby fad, and like many another unsuspecting parent, I got hauled in to the fray. Before I knew it, I was driving 15 minutes out of the way to the McDonalds at the far side of town, all because they had the white seal and the restaurant closest to me only had yellow ducks. We already had yellow ducks.

Somehow I never asked myself the question “and why is it I CARE if my daughters have a white seal?” The truth was, they already had 25 BIG Beanie Babies that their grandmother had given them in a cool little Plexiglas cabinet attached to their wall, and they didn't seem to care about them all that much. Apparently God and God's plans for me going against the flow of culture were not having much effect on the attitudes in my household either.

And yet as Christians, God wants us to look like Christ – the Christ who centered his life around God, always had time for children, was there for his friends when they needed him, and challenged us to give freely and generously to those who did not have enough.

Somewhere through the years, Christians here in the United States began to live life in much the same way as their non-Christian counterparts. Here is a glimpse of what those lives look like:

- Half of all new marriages in America today dissolve within the first five years. Over 85% of those divorcing say their number one problem was money.<sup>1</sup>
- Kids 8-17 average slightly more than a dozen trips to the mall a month, and spend an estimated \$3600 a year while there.<sup>2</sup> At the same time, three billion people on earth live on less than two dollars a day.<sup>3</sup>

---

<sup>1</sup> Larry Burkett, and Rick Osborne, *Financial Parenting* (Chicago: Moody Press, 1996), 12.

- Home sizes rose from an average of 750 square feet in 1950 to 2000 square feet in 1989.<sup>4</sup>
- \$650 billion was spent on legalized gambling in 1997 compared to \$450 billion spent in grocery stores. This represents \$2300 for every man, woman, boy and girl in the United States.<sup>5</sup>
- One third of all adults say financial worries prevent them from sleeping or relaxing.<sup>6</sup>
- Seven out of ten couples admit that financial issues are their most common conflicts.<sup>7</sup>
- While personal bankruptcy rates reached all time highs during the last decade, personal savings rates reached their lowest point since the Great Depression.
- The annual savings rate for 2004 was 1.8%. The last time it was lower was 1934.<sup>8</sup>
- While the United States makes up 5% of the world's population, it consumes between 25% and 40% of the world's natural resources.

My questions for us would be these: Are we satisfied with this picture? Is this how we want to live our lives? Most important, does it fit the values we believe in, and the ones we want to pass on to our children?

If we answer yes, we are happy, and yes we feel pretty good about what we are teaching our kids – then great! When I asked myself those same questions, I found I was not happy with my answers. I was not happy that my husband and I worried about money, I was not happy I did not have much in savings, I am not happy with my retirement plan, I don't feel good about my daughter wandering through a mall picking up five things she just "has to have," when I know they will become lost in the jungle that

---

<sup>2</sup> "Snapshot," *USA Today*, <http://usatoday.com/snapshot/money/snapindex.htm> (accessed December 2, 2005).

<sup>3</sup> Ronald J. Sider, *Rich Christians in an Age of Hunger: Moving from Affluence to Generosity*, Rev. ed. (Dallas: Word Publishing, 1997), 9.

<sup>4</sup> Juliet Schor, *The Overworked American: The Unexpected Decline of Leisure* (New York: Basic Books, 1992), 111.

<sup>5</sup> Brian Kluth, "Quips and Quotes," *Maximum Generosity*, <http://www.kluth.org> (accessed December 12, 2006).

<sup>6</sup> "Snapshot," *USA Today*, May 15, 1996.

<sup>7</sup> "Snapshot," *USA Today*, <http://usatoday.com/snapshot/money/msnap059.htm> (accessed December 29, 2007).

<sup>8</sup> Chris Isidore, "The Zero Savings Problem," *CNN/Money*, <http://money.cnn.com/2005/08/02/news/economy/savings/index.htm> (accessed August 3, 2005).

is her room never to be missed nor heard from again; and I am not happy that I never seem to give a second thought to how my lifestyle impacts the earth.

No. I am not happy.

(I'm not happy with my bathroom scales on Monday mornings or that my daughter is now an inch taller than me either, but that is beside the point. I just wanted to round out the picture of what makes me unhappy.)

If you are like me, you might be interested in how we got here. As I dug a little deeper, I discovered the road to hell is NOT paved with good intentions, as my mother always told me. It's paved with my lack of patience and my need for instant gratification. So much for swimming upstream!

As any good counselor will share, the first step to solving a problem is to admit there IS a problem in the first place. America has become a culture of consumption. Future chapters will help explore the ways in which that impacts each of us and our families, and challenge us to wrestle with what our belief system has to say about all this.

#### Questions for further reflection

1. Read Luke 12:13-23 and 18:18-25. What do these Scriptures say to you about how God wants us to live?
2. Think of three to five Christian families you know and like. In what ways do they differ from non-Christian families? What Romans 12:3 differences do you note in them?
3. What do you think some of the traits of a person would be if God "changed the way they think" like Romans suggests?
4. Are you happy with your life right now? With the hours you work, the sleep you get, the time you have to spend with family and friends, and the financial security you feel?

#### Action Plan

- Imagine yourself as a Christian someone else is examining for ways in which you look different than the rest of culture. Think of one counter cultural action you can faithfully implement that would set you apart from every other fish going with the flow. Write it down and tape it on your bathroom mirror. Now do it.
- Choose one of the Apostle's letters, and read it this week. Make a list of the things the author talks about that would seem counter-cultural in our world today.

***If you want to know more:***

- Barna.org – The Barna Group does excellent, if dismaying, research on the church in America on a regular basis. For a quick glimpse of who we are, this website will provide a great perspective.

**Swimming Upstream**

“Credit cards were never part of my family,” John told me. “If Mom and Dad did not have the money, they did not buy the thing – whatever it was. When they saved enough cash for it, they would go get it. Sometimes they didn’t even need it any more by then. That is what made it so hard when Cindy (John’s fiancée) would go shopping with friends and drag out a credit card to pay for it all. I was appalled when I saw her credit card statements roll in at the end of each month.

We sat down and talked about it for a long time. She never realized how much being in debt bothered me, and I never understood how my fiscal restraint seemed like I was playing the part of “Scrooge” to her. We have worked out a plan between us where I loosen up my standards on some of her consumer spending, and she will use only money we have set aside for those purchases. We have decided to use credit cards only for travel and emergencies.

I have to admit I am glad we talked about this before we were married, because I think it would have been a much tougher conversation during the year after our wedding ceremony.”