

Bruised Camels and Their Money

Small group helps members shape their views about how to handle money.

by John Crosby | posted 1/12/2006

What am I doing here? I was sitting at a 6:30 breakfast with a handful of men from our congregation, and the talk was about money. Our money. Specifically, how much we made, and gave, and saved. And now they were looking at me.

Our idea was that together we could learn more of what God wanted us to do with our money. I had been praying for the opportunity for months. The group had formed, and now, suddenly I was scared silly.

One problem was my salary, only a quarter of the next lowest. After all, these men were impressive: a wealthy heir, the vice president of a pension plan, an entrepreneur who left a bank to start his own business, an author on the brink of a major book deal, and two successful real estate brokers. Each had responded to a sermon and class on Christian faith and wealth. They wanted specific help, but now I wasn't quite sure how to proceed.

My nascent convictions on wealth and faith came out of a growing concern for the poor, who are so close to the heart of God. I was quick to see the needs of the deprived, and in our society the rich make an easy scapegoat. How easy to blame them, as long as we are vague enough. But what about the godly wealthy, such as these men sitting across from me? Growing disillusionment with "things" turned these honest seekers to me for direction. They wanted to talk about the faithful use of money.

Though our group may be richer than most, many churches have people with discretionary income, people wrestling with issues of faith and money. They may be only a few, but when they come to us, we want to offer sound pastoral counsel. What I didn't know then, I have been learning along the way. Our group was dubbed the "Bruised Camels" by one member who said he felt like a bruised camel trying to squeeze into the kingdom. Perhaps the insights from our struggles can help other bruised camels and camel trainers.

Admitting our Needs

I began the group to teach, but I continue to learn more than I give. Indeed, we rotate leadership. This quickly changed my "students" into friends. During our time together, I married and had a child. These businessmen had struggled to raise their children amid the trappings of wealth, sometimes with pain. Now they shared with me humbly, out of both failures and good times.

These men were nobody's fools; they wanted credible models in the real world for the theories we clergy are quick to give. Too often I found pot shots others had taken at the wealthy had not hit the enemy but had wounded these sensitive believers.

The Camels' first insight was that no one has arrived; everyone on the journey toward godliness struggles with handling money. We once shared where we were in our practice of using wealth faithfully and where we would like to be in five years, and every one of the Camels felt dissatisfied, wishing he could bring himself to do something else, no matter how much he had changed.

It soon became clear that as Christians genuinely concerned about their money, they felt isolated since not everyone understood their tension. One met with a philanthropist who said, "I long to talk to someone who has the same spiritual agenda." The group at least gives these men the realization they are not alone.

As we talked, we saw other needs surface. Some felt guilty about giving, a feeling that often increased the more they gave. They couldn't determine when enough was enough. Other worried that their substantial gifts would discourage giving by those with smaller incomes. Others had difficulty finding meaning in work once they had reached financial independence. Hashing out their feelings with fellow seekers proved helpful.

Shaping our meetings was a commitment to Scripture. We sensed if God were to speak a life-changing word to us, we had to go deeper than occasional glances at Scripture. Reading the Bible without predetermined answers is always risky, but rarely are the stakes higher than in examining our lifestyles. The bulk of biblical

material brought two tentative conclusions: wealth is clearly central to biblical thought, and the Christian is not free to exclude money from faith, to pretend wealth is without danger or obligation.

We discussed the perils of wealth, and lumped them into three broad statements:

1. We are all prone to idolatry, and comfort can cause us to put security in dead money rather than in a living God.
2. There is danger in covetousness; our materialistically oriented society will only be satisfied with "just a little more (or better) than now."
3. The Bible warns over and over that wealth desensitizes us to the poor. In America, out of sight is out of mind.

Interestingly, we found each of us was weak at different points and often comfortably blinded to his own sinfulness. One of the brokers got frustrated. "What's right? Should we junk this simple-lifestyle stuff or go with it?" But the Camels found the biblical examples precludes exclusive, clear-cut role models. Yes, wealth can lead to false security and hardness of heart, but the Bible does not equate salvation with vows of poverty.

The Bible's passionate concern for justice and mercy calls for "reckless generosity," and that is possible only for those who hold lightly the riches of this world. One Camel had inherited wealth, and termed God's call to deal with it a "second conversion." As he strove to balance love for the poor with management of the family money, it seemed obvious he could do more by increasing giving than by reducing a relatively moderate lifestyle. Giving away over 50 percent of his income brought plenty of trepidation into the hearts of his family — and his accountant!

Still, others might feel led to a totally different conclusion. We wrestled with questions: Does commitment to the poor mean one member should give up a club membership if another does? Are the rules the same for everyone?

No Family Member Can Be an Island

The Bruised Camels found one issue in common: the impact on families of any change in lifestyle. We found growing conflict with wives and families as attitudes changed. A father in our group told what happened shortly after his family hired a cleaning lady to come in weekly. When he reminded his daughter to clean up a mess, she replied, "Oh Daddy, that's what we have Ruthy for!" The narcotizing effect of wealth on the young brought the men to reexamine the atmosphere they provided.

Peer pressure comes up again and again. One man wonders, "Should I limit the amount my daughter spends on clothing, when so much of an adolescent's self-regard is tied into acceptance and looks?" Another asks, "Are braces a luxury or a necessity when children starve and rich children are mocked mercilessly for 'looking funny'?" Most affected were the wives. One woman said she felt powerless to alter her husband's "sellout" to a simpler way of life. "I feel like we are halfway through the game, and all the rules have been changed. So many goals we set are out the window, and I had little choice." The wives struggled with resentment, curiosity, and suspicion over a process that affected them deeply. They feared where things would end, what would come

The group turned out to be much more than just another church program for me. Like many suburban pastors, my income is adequate but below the community average. Combine that with my views on simplicity, and my family could easily stick out like a sore thumb. The men in the group were quick to point out my wife's need to dress like the other women in the church, no matter what I thought it "should" cost. Since we entertained and represented the church, the Camels pressed me to practice what I preached about the importance of family.

The clear signal came through to all of us that any lasting change had to have the approval of both spouses. Wives who felt included evidenced a tremendous shift in attitude. When we invited them to join us at a fund-raising brunch for a project, their support was enthusiastic, even when it involved sacrifice.

The Camel-men were used to making large-scale money decisions alone. Slowly we came to realize that consensus at home had to be won through dialogue rather than imposed by fiat. That sometimes meant postponing or slowing change, but the long-term consequences of bypassing family opinion would have proven much more costly in the end.

Healed Bruises

What a privilege and joy to see the Bruised Camels move from theory to action! There came a point when further conceptual progress was impossible without acting on what we already knew. Our entrepreneur said, "I'm disciplined out! I need an outlet for some of this or I'll pop."

So, to set priorities on the myriad demands on our money, we began to research organizations helping the poor. Our response was the creation of a "mini foundation." Each of us contributes to the fund, and we give anonymously to prevent the biggest contributors from having undue influence.

Each Camel is responsible for presenting at least one new project a year. We evaluate the possibilities, and the money is distributed each December. Part of the process is learning to make choices in the face of huge need and limited resources. Last year we chose five projects from a dozen proposed: the down payment on a school addition, a cow to provide milk and employment for children in Burma, support for five church planters in the rural Philippines, seed money to help finance entrepreneurs in the Dominican Republic, and a washer and dryer for a relief agency in rural Tennessee. We found even our contact with the recipients has had impact on us. Those we have helped have taught us about our personal priorities and giving.

Our tension grew whenever we saw the needs around us, and eventually we knew talk wasn't enough. Yet action seemed elusive, or threatening, or mere tokenism at times. We learned that progress comes only over time and with a common commitment.

The Camels began to involve themselves in the lives of the poor, in ways as diverse as themselves. One became a part-time "go-fer" for a disorganized inner-city program, and began to bring some order out of the chaos. Another took the Camels group to observe a tutoring program, exciting the men about a similar program for our church. We visited jails, gave talks to high school kids about how to get a job, and even attempted to form a food co-op in a housing project.

Sticking Together

Howard Hendricks says, "We can impress, convict, even motivate from the pulpit; but to change lives we must spend time with individuals in small groups—and let our faith rub off." Dealing sensibly with money happens best within a fellowship. We found our group helped balance the pressures of society and our tendency to rationalize.

Support, perspective, and accountability are crucial to long-term growth. One man who had to move away said, "I'm losing my life line. Who will be there to tell me that I'm kidding myself, that I don't really need both country club memberships for business?" Because of that group, I eventually saw changes in the men that would have been inconceivable at the beginning. I believe we changed because we felt affirmed in spite of shortcomings.

We have decided that living with wealth should be spiritually difficult—and remain so. Without the prod of conscience, wealth paralyzes. Smooth rationalizations and tempting power are too much for most of us when we stand alone. There are no comfortable, clear answers, but the Camels learned how the body of Christ can begin to help members in need. Tony Campolo says, "The correct response to human sin is guilt," and I agree completely. In the long run, however, guilt is insufficient to motivate wealthy Christians. Only acceptance and mutual respect will develop the accountability needed for costly discipleship.

Jesus not only challenged the rich young man to sacrifice but, Scripture says, looked on him with love. We've found that challenge and love can be combined in ministry to—and with—those bruised camels who love the Lord and seek to honor him with their wealth.