

The **Cost** of Christian Living

Currency in kingdom life



MARTYN PERCY

‘Martyn is not in thrall to anyone except God and he is quite brilliantly articulate, biblically literate and anchored in the struggle of actual living... With much courage he discusses currency, money and debt.’

Iain Torrance, president emeritus of Princeton Theological Seminary

‘You will find much you thought you understood stood on its head by Percy’s determined “monetising” of biblical material – because to his eyes the myriad references to money matters are already there, if only we let ourselves look.’

Peter Selby, formerly bishop of Worcester, author of *An Idol Unmasked*

‘This book is a challenging read for any Christian. Based on deep scholarship and vividly written, it helps us bridge the centuries and imagine afresh the real flesh-and-blood Jesus and his uncomfortable message.’

Stephen Green, BRF Ministries’ vice president and former group chief executive of HSBC

‘Percy uses biblical stories... to explore the intersection of faith and finance. This book is a timely call to readers and the church to embrace God’s radical, abundant love for a truly inclusive kingdom.’

Jeremy Greaves, archbishop of Brisbane

‘This inspiring and moving book maps new spaces for theological thinking on the nature of God’s kingdom currency... Martyn brings readers constructively beyond their accepted way, engaging their understanding, ideas and patterns of thought.’

Paul Kwong, archbishop emeritus, Hong Kong

‘This book will not only change your thinking about money – it may even change your thinking about God’s church.’

Mark Edington, bishop in charge, The Convocation of Episcopal Churches in Europe

‘Percy’s accessible writing and profound theological reflections inspire a renewed understanding of Christian discipleship, rooted in love, service and the abundant grace of God.’

The Very Revd Dr Isaac Pooblan, provost of St Andrew’s Cathedral, Aberdeen



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Bible Reading Fellowship (BRF) is a charity (233280) and company limited by guarantee (301324), registered in England and Wales

EU Authorised Representative: Easy Access System Europe – Mustamäe tee 50,
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ISBN 978 1 80039 349 3
First published 2025
10 9 8 7 6 5 4 3 2 1 0
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A catalogue record for this book is available from the British Library

Printed and bound by CPI Group (UK) Ltd, Croydon CR0 4YY

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Foreword

It was several conversations at the 2022 *Church Times* Preaching Festival that first ignited the spark for this book, and I am hugely grateful to those who pressed their questions and helped refine my thinking on the nature of God's 'kingdom currency'. As with my previous book of meditations published by BRF Ministries (*An Advent Manifesto*, 2023), I am upfront about my biblical knowledge and exegetical skills. I am not a professional biblical scholar. I am more towards the Bible-busker end of the spectrum rather than the symphony concert standard. This is honesty on my part, not false humility.

The Cost of Christian Living: Currency in kingdom life is written for individuals and study groups keen to wrestle with thematic issues in the gospels that would otherwise remain unattended to. It draws on other conversations too, especially with Anglican-Episcopalian congregations, clergy and students in Hong Kong (where I am privileged to serve as provost theologian at Ming Hua Theological College), Macao (at the University of Saint Joseph, where I also lecture), the Convocation of Episcopal Churches in Europe (the American congregations) and St Andrew's Cathedral in Aberdeen, Scotland. I owe them a real debt of gratitude.

I am also profoundly grateful to friends and colleagues at Virginia Theological Seminary for their willingness to share some of their journey on slavery reparation. Their testimony represents an inspiring witness to the possibility of kingdom life in the here and now. I particularly want to express my gratitude to members of the congregation at St John's Cathedral Hong Kong, Dr Janice Tsang and Dr Ting Kin Cheung, for their friendship, fellowship, conversation, company and care as this book has taken shape. Likewise, appreciation and gratitude are due to the dean of the cathedral, Kwok Keung Chan, and many others

within the remarkable congregations of Hong Kong Sheng Kung Hui, where mission and ministry prioritise significant programmes of social welfare intervention and wide-ranging educational endeavour. I thank them all enormously.

As will be apparent, I have divided the book into two parts, each with six chapters, which can work for group discussions and Bible studies. Part 1 (Mission, ministry, money) will work for study groups and individuals for almost any time in the Christian year. Part 2 (Counting the cost) is geared more for Lent, Holy Week and Easter and leans into the gospel narratives that are traditionally concerned with the events of that period in the Christian calendar. We also take some of the stories from the gospels that are concerned with money and lead to the arrest, betrayal, crucifixion and burial of Jesus.

There is an interlude provided between parts 1 and 2, which also serves to underscore a theme of the book that dwells on how churches are to be inclusive and incorporative bodies. Here, one of the central narratives in the gospels, the parable of the prodigal son, is interpreted in keeping with the themes of money, currency and value. In the final section, after the reflections, there are some resources to help individuals and groups navigate their way through some of the issues that the book raises, and they might also assist with new readings of the gospels.

Concepts of currency and value are laden in the gospels within stories of bread, wine, hunger, feasting, famine and friendship. The parables and miracles of Jesus, and the stories of encounters with him, all point to questions of worth, debt and redemption. The Bible speaks of redemption in terms of purchase, with God paying any price for his people. Any discussion of money belongs to the broader and deeper gospel ecology of value and currency, for we are all given God's love freely and taken out of the bondage of debt. Christian stewardship is taking care of God's eternal, limitless resources. It is also about ensuring that the treasure of heaven is made available for all.

Money is merely a means to an end for the kingdom of God. That is why our treatment of currency in this book is intentionally broad. Any economy is about far more than money. It is about sharing, compassion, fairness, justice, mercy and truth. While money plays a very significant role in the lives of people all over the world, each and every day, food itself is also a currency. Indeed, in economies where there is no money (as in ancient times, but still witnessed in remote tribes today), food, goods and services are exchanged. Such things have real value as currency.

In the gospels, food, crop and harvest stories are essential for understanding the kingdom of God. That is why Jesus' teaching on growth and mission is so careful. Some seeds work in one kind of soil, but don't necessarily fare well in every kind of ground. Some are given grounds to toil in terms of mission which are stony, hard and unyielding. To others, the ground is soft and fertile, and to others, the competition of weeds and the hunger of the birds means that all growth is quickly snatched away. Jesus' teaching on the ecology of the kingdom of God was always an invitation to take part in levelling off the ground around us and to take collective responsibility for those who have less, or perhaps nothing. God's provision is for sharing with others, not hoarding for ourselves.

Today, our language for food is inherently politicised. 'Food banks' are perhaps the best example of this. They do exceptional work, for sure – and have become a staple necessity in harsh and unforgiving economic times. Yet the word 'bank' borrows from the world of monetarism, and indeed, that very monetarism might be said to be partly responsible for the existence of food banks. Banks lend but they do not give. So how do we talk about money, the love of which is one root cause of another person's poverty? Our language for that shapes our thinking about money, which is so ancient and ingrained that we rarely think about it. How did we ever come to talk about 'owning shares', when sharing is not about ownership?

This makes ‘food bank’ a rather ambivalent term. Those for whom money is secure will find the idea of a bank reassuring. It keeps money and investments secure, manages what you have, and may even pay interest. For those in debt, however, banks can be places of pain, regret and remorse, summoning memories of repossession, unaffordable loans and the stigma of losing control of one’s finances. Food aid and bank become intertwined, adding guilt to any stigma already there. Terms like ‘larder’, ‘hub’, ‘store’ and ‘pantry’ would convey something quite different to those in need, and to those who were donating or supporting such ventures.

Please note, and for the avoidance of doubt, this book is *not* written for churches wanting to increase their giving to themselves, their denomination or their diocese. Indeed, if you bought it for that purpose, you might want to give the book to someone else. This is very much written for churches and congregations who want to explore how to make outward and external investments in their communities and make a far more profound impact in their world.

Mission and ministry are not for the benefit of the church. It is Jesus’ lavish expenditure of love for those who have not found justice, healing, mercy and grace in this life. The church is only meant to be God’s agency for this. We measure our authenticity not by recruitment but by how much we can give away. The scriptures teach us that the vast majority of recipients of free, unmerited grace may not ever thank us for such help and support, much less join in the tireless work of self-giving love.

Such is the nature of God’s economy. It is, at its best, simultaneously abundant (endlessly) and yet bankrupt. Not for nothing is the parable of the manna in the desert a word to the wise (Exodus 16). God’s love cannot be hoarded. Whatever you may have, share it with others. Today.

To be sure, many churches and denominations in our time are fretful and fearful for their futures. Some grasp for growth; others hunger for success; and others hole up and hunker down, hoping this era will pass

and they will somehow survive. I have written this book against such hubristic conceits, and it is centred in a different place.

The Cost of Christian Living is only a tiny contribution to that agenda. But sometimes, small change makes all the difference. If these reflections persuade you to reinvest in building the kingdom of God here and now, there is still hope for the currency we know as 'Christian life' within our cultures. On such, God still pays handsome interest – and there are dividends. But your investment and deposit are required if this work is ever to begin.

Martyn Percy

Beginnings:

Stewards of kingdom currency

This anecdote, though possibly fictional, conveys a profound truth. The American tycoon John D. Rockefeller was once asked: ‘How much wealth is enough for happiness?’ His purported response was: ‘Just a little more.’ This raises a crucial question: when does wealth become excessive? We often witness the juxtaposition of ostentatious affluence and abject poverty. The opulent and the destitute are often neighbours. Vast riches and reserves overlook a world of unending scarcity and distressing dearth.

Yet we rarely discuss money. In many cultures, it is considered impolite, brash or too personal. Like politics and religion, there are unspoken rules that keep money off the table, even among friends. Money talk is for professionals, industry, bankers, couples and families to navigate. In our churches, the topic is cautiously approached and heavily veiled in the rhetoric that emphasises support, stewardship, ministry, contribution and the like. As one preacher observed, money is a commodity that people relentlessly pursue six days a week and then prefer not to discuss on Sunday.

This book offers a fresh perspective on the topic of money – or currency – in the gospels. We will delve into the ways in which money is woven into parables, miracles and encounters. However, our primary focus is on currency – the tangible representations of value we exchange for our needs and desires.

Money, in various forms, has played a significant role in human history for millennia. The English term ‘money’ is derived from the Latin word *moneta*, which originally referred to a mint that produced coinage.

Going further back, *Moneta* was a title of the ancient Roman goddess Juno or Hera for the ancient Greeks. She was the goddess of childbirth, marriage and counsel, ensuring the stability of the state. Her shrines and temples across the ancient world were responsible for minting and issuing coinage. But *moneta* had other meanings as well. It also signified to warn, advise and admonish. The word ‘monitor’ is a direct descendant of this term.

Currency is something else. It comes from the Latin root *currens*, which refers to the condition of flowing and of keeping things running. In ancient societies without the means to coin money, complex systems of bartering evolved. That might be so much wheat for one chicken or bales of straw in return for fruit. Such economies were well-established in ancient Britain, along with rules and guidelines for equivalence and exchange. I have a friend, an anthropologist, who researched tribal Pentecostalism in a remote part of Papua New Guinea where the currency was pig’s teeth. A main feature of the diet, perhaps unsurprisingly, was pork.

Bartering economies feature in the Old Testament. ‘Eye for eye, tooth for tooth’ (Exodus 21:23–27) is an obvious example and establishes the principle of reciprocity in justice. Monetary compensation was not an option: it was a case of measure for measure, as Shakespeare noted. Long before the Old Testament, the Babylonian Code of Hammurabi set out the terms of reciprocity and equivalence. If a person kills another person, the only penalty is death.

So, many currencies don’t involve money at all, at least directly. As the poet U.A. Fanthorpe suggested, love is a kind of currency.¹ Mutual trust and respect are currencies; they must flow both ways for the currency to have any value. Kindness is a currency; arguably, our entire human and social economy depends on it.

Currency is the main concern of this book, but we will be drawing on several of Jesus' encounters, parables and miracles. That means, of course, that we must attend to the motifs of debt, payment, purchase and sacrifice that are inevitably a kind of currency in the New Testament. Put simply, what was owed to God? Who was paying? What debts were cleared, by whom and how? What returns are required? The cost of Christian living is one of expenditure and accrual, of giving away and gaining.

Jesus' kingdom of God project was a serious reset, if not a full-blown revolution of economy and currency and how we think of *value*. Jesus forever teased his audiences with exaggerated and sometimes absurd economies of scale. Who would leave 99 sheep (worth a lot of money) to find just one? Wise and experienced shepherds would write off the missing one. Who, seriously, would count the number of hairs on your head?

Jesus' preaching, practice, miracles and ministry placed enormous value on those who were undervalued, devalued or regarded as valueless. At the same time, Jesus consistently challenged those who held misplaced values, overestimated their own value while undervaluing others or prevented people from discovering their true value. The currency of Jesus' kingdom of God project is centred on the flow of God's love, grace, mercy, kindness and tenderness.

Jesus embodies and teaches that this kingdom cannot be bankrupt and that its resources, assets, treasures and wealth are imperishable, limitless and free. So Jesus opposes those who apply tariffs and restrictions on God's kingdom currency. Jesus chides those who seek to profit from it or restrict access to God's abundant funds of love and grace, which are free. Jesus says you cannot earn or deserve the gift, but you can do the will of God by sharing what you have been given.

The gospels are full of references to coins, money, taxes, costs, pricing, wages, bribery and gambling. Yet money has no life of its own. In the right hands, it can do a great deal of good. In the wrong hands, it

may do nothing or even cause harm. Jesus warns about this when he states how difficult it is 'for a rich person to enter the kingdom of God' (Mark 10:25). The problem is not so much money as what consumes the possessor and what they value. Jesus knew his Old Testament here:

He who loves money will not be satisfied with money, nor he who loves wealth with his income; this also is vanity... As he came from his mother's womb he shall go again, naked as he came, and shall take nothing for his toil that he may carry away in his hand.

ECCLESIASTES 5:10, 15

Money is *not* 'the root of all evil'. The scriptures say that 'the love of money is a root of all kinds of evils' (1 Timothy 6:10). This is the whole point of Jesus' parable of the rich fool. The person who places his confidence and finds his joy in material wealth has a false sense of security and happiness. Such a person is in for a rude awakening when the final summons beckons. 'Fool! This night your soul is required of you, and the things you have prepared, whose will they be?' (Luke 12:20). Death is the great equaliser.

Mark's parable of the 'watchful servants' (13:32–37) is not just a condensed version of Matthew's parable (25:1–13) of the wise and foolish virgins. It's a more nuanced narrative, yet it echoes one of the constant themes in Jesus' teachings, stressing the imminent arrival of the kingdom. The imagery vividly portrays a master who could appear at any moment, expecting to find the servants prepared and everything in order, thereby emphasising the importance of readiness.

Like so many of the parables of this kind – here we have a banquet, invitations and so forth, but also a rallying call to 'be ready' – they seek to remind us that all that we have is ultimately God's; that what we are about to be involved in does not belong to us. We are guests of God at his table, not the caterers. We run to his timetable; we must simply be ready.

The parable connects to the advice that Luke offers just before his account: prepare – make purses that don't wear out (Luke 12:33–34). Always make yourself ready. Meanwhile, in Mark's gospel, the parable of the watchful slaves is preceded by that of the faithful or fruitful fig tree, and there are more calls to watch for signs and be alert.

Stewardship is not just a role; it's a responsibility. It's about being prepared to welcome our master and to handle all that has been entrusted to us with care. This is not a call to passivity; the servant must manage the household diligently. They are not required to stay awake all night but to be ready to respond when the knock comes and to demonstrate good order and management. However, they must remember that everything ultimately belongs to the master. The master is not to be feared but respected, underscoring the weight of responsibility in stewardship.

We encounter similar themes in the parable that follows the wise and foolish virgins in Matthew 25 – the parable of the talents. This is a story about stewardship and wise investment. It is a cautionary tale about the consequences of not even attempting to invest or choosing to hoard out of fear, insecurity and selfishness. The three servants are each entrusted with money by their master before he departs for an extended period. One receives five talents, another two, and the other is given one, highlighting the importance of faith and selflessness in stewardship.

We are not told why the division is uneven; it is easy to imagine good reasons based on age, experience and aptitude. It may have something to do with ability and agency. However, each recipient has something in common: a gift they must return. The gift comes with an expectation of work, investment and interest and returns.

Each servant is entrusted with some of the master's money, and two make the most of this opportunity by thinking about how the money can be used to earn even more. But one is uncertain of the whole enterprise and buries what he has been given. Eventually, the master

returns and the servants are called to account. The first two are proud of their endeavours; they have used what they had well and return double to their master. He is delighted, and each is praised for being faithful over a little and promised that he will be entrusted with a lot more. So far, so good.

However, the last servant is somewhat self-righteous about their own indecision. There is a certain posturing and even justification for inaction: 'I knew you to be a mean and unfair master,' they reason, 'and I was afraid, so I hid the talent, and here it is returned just as it was given.'

The master is far from impressed. Even if he can be considered a hard master, the servant could at least have earned some interest in the money (this is quite a sneering comment as usury was forbidden). Instead, the servant rejects the gift and opportunity given; the sum is returned unused. Fear and mistrust paralysed the last servant. The ending is harsh. The one who didn't try has the gift he didn't ask for handed to someone else. The servant is dismissed into the darkness.

The same kinds of dynamics are at work in Luke's parable of the ten minas (19:11–27; 'minas' is sometimes rendered as 'pounds'). This time, ten servants receive ten minas – one each. The master (or nobleman) leaves for a far country and instructs the servants plainly, 'Engage in business until I come' (v. 13). When that day eventually arrives, he calls the servants to give an account of how they have traded. There are three recorded replies.

The first made ten minas from the one they were given, and their reward is to be given charge over ten cities. A second made five minas and receives custody of five cities for their labour. But the third – out of fear, we are told – kept the mina safe in a napkin and did nothing. The servant is admonished for not investing the mina even in the bank. Despite protests, the mina is promptly confiscated and given to the one with ten.

The coinage in these parables is a cypher for the most valued things of the kingdom of God and, by implication, the church's treasures. The most valuable treasures here do not, I think, have much to do with money, at least directly. The treasures are values of the kingdom, which are the fruit of the Spirit (Galatians 5:22–23) and the sixfold gifts of the Spirit (listed in Isaiah 11:1–2): wisdom, understanding, counsel, might, knowledge and fear of the Lord. Perhaps this should be obvious, but it is still worth stating: the church has nothing else to trade with. Christ's kingdom currency is cashless, yet priceless. God's currency is love. It flows from God. Constantly.

The implications for churches are radical. Empty your safes and bank accounts and put the money to God's work. Love, imagination, preparedness and resolve are at the heart of faithful and authentic stewardship, as is the willingness to take risks. Hoarding out of fear or playing it safe is admonished. It is not our money to keep. The church will not be thanked or rewarded for a healthy balance sheet.

These three parables of Jesus (watchful servants, talents and minas) push in the same direction. They are a radical call to take seriously how we live in our world, conscious that we will all at some point be called to account for how we have cared for and responded to all that God has given us and called us to. As a teenager, I was often told to keep short accounts with God: don't delay making things right. The parables are a call to expansive, eager, righteous and risky living. We must consciously think about what that means for us in the different spheres of our lives, for others who ache and long for a truly human life and for the life of the world around us.

These days, many denominational, congregational and diocesan narratives about stewardship are unintentionally framed around the servant who fails to take a risk and does not invest. Put more starkly, if the goal of stewardship is just to keep the church going, then there will be little interest and few returns (pun intended). So how can we do our best to be sure that we are living our Christian lives, not in terms of

our survival or perhaps long-term security, but in terms of the things Christ is calling us to right here and now?

First, the urgency of Jesus' words suggests that we must seek him in the lonely, the persecuted, the hungry, the scorned and the victimised. This is no easy task, but it is fundamental. We are first and foremost to seek Christ in the people and places that the world habitually rejects or oppresses. In loving the unloved and unseen, we begin to meet our maker.

Second, grace takes many forms. Jesus often talks in his parable about noticing, feeding and visiting – simple things. We sometimes need to look for very clear forms of service among ourselves and others. The gospel's heart is set on raising up the fallen, the shunned and the oppressed.

Third, we remember that true religion is love, not reward. In giving, we receive; in dying, we are born; love is all there is. One of the rich ironies of our faith is that it is for others; rather like our church – it is the only club that exists for non-members. A parish church is the inside place for outsiders, the place of belonging to those who have nowhere to belong.

The Christian vocation remains compellingly simple: to be like Christ, to love one another as he loves us and in the same heartbeat to love those who have no one to love them. Jesus says, 'Truly, I say to you, as you did it to one of the least of these... you did it to me' (Matthew 25:40). We are to serve the least in the world – just as Christ does. God has invested in us to do this with his free love.

During the time I was writing this, it was hard not to draw some inferences from the parables on stewardship with the current attempts of the Church of England to establish a fund of reparation in relation to their role in the Atlantic slave trade. It is undeniable that the present wealth of many denominations and institutions in Britain had profits and derivatives from slavery baked into their endowment.

The Church of England recently announced the creation of a £100 million fund as a gesture towards reparation. It has also conceded that the fund should be more like £1 billion, though it is unclear from whom or where the remaining £900 million would come from. To be clear, the offer is not to give away either £100 million or £1 billion. It is, rather, to operate a fund from inside the Church of England that would pay out support based on annual interest.

On the face it, this might seem like good stewardship. But I dissent. The money came to the church through slavery and is being retained by the same church, who will then decide on the proportionate causes they deem might benefit. There are few signs of genuine remorse, reparation and change. When one does come across them, however, they shine out as exemplary. Virginia Theological Seminary, near Washington DC, was for much of the 19th century more associated with Confederate sympathies than support for the Union. On the day the American Civil War broke out, contemporary accounts record some students and faculty leaving their desks, books still unfinished and signing up to fight for the south.

In preparation for its bicentenary in 2023, Virginia Theological Seminary commissioned a study of its history in respect of slavery. As it turned out, the seminary had never owned slaves, at least directly. But it had employed them, or rather used them for labour, since local slaveowners had hired them out to the seminary for labour during summer and winter breaks. And, of course, it was the slaveowners who were remunerated, not the workers. A number of the early benefactors of the seminary were slave-owners. All of this was hiding in plain sight in the small classified advertisements of the newspapers from the time.

To the great credit of the seminary and its Dean, the Very Revd Dr Ian Markham, the initiative for reparation was unique, ground-breaking and generative. Many of the living ancestors of the enslaved were traced. They are now being paid a modest annual annuity by the seminary, in perpetuity. Furthermore, they have been made incorporated members

of the seminary and can dine there and use the facilities for free and as equals.

For some descendants, still living in the area and who were contacted through this initiative, this was a painful reminder of their enslaved ancestors, only a few generations apart. It also reminded many of the painful journey over the last few centuries to secure equality. There was a segregated seminary for black students that ran from 1878 to 1951. Only very slowly has progressiveness become proactive not reactive.

There can be no authentic change without a reckoning that our wider culture was (and still is) structurally racist. Slavery and forced indentured labour were crimes against humanity, an affront to human dignity and basic human rights, and a blasphemy against God. It is only because the truth of this history has been faced, owned and repented of that Markham's reparation initiative could move forward. It avowedly testifies to a basic gospel principle, namely giving all people freedom to self-determine in the here and now, and not to dictate how a sinful past and its current legacy should be atoned for. As an act of reparation and compassion, this was a revolutionary act of stewardship.

Therefore, protecting or increasing our own financial security, enhancing our sustainability, or trying to stay afloat can never really be the true heart and soul of stewardship. Taking a risk *for* others with the gifts we have been freely bestowed with, however, is plainly foundational to an authentic calling. It is what the incarnation is all about. The risk God takes in Jesus is that there are no returns for total love.

Yet God still loves us, even if there is no return on that commitment. God asks us to love the world in the same way. That is bound to be a risk, and there will be losses and rejections. Jesus knows that too. One might say that the best motto for stewardship comes from Lord Tennyson's poem 'In Memoriam A. H. H.', written after Tennyson's great friend Arthur Henry Hallam died very suddenly: "Tis better to have loved and lost than never to have loved at all.'

Quite so. The investment of love was not wasted. It was better to have risked the love and lost it, rather than keep yourself to yourself. Or, as that other great architect and practitioner of expansive loving stewardship, St Francis of Assisi, put it: 'It is in giving that we receive, and in dying that we are born to eternal life.' Or, if you prefer a more modern idiom for the kingdom of God: 'It's the economy, stupid' (Jim Carville in 1992, writing for Bill Clinton). Maths rarely deceives us in the financial markets. Likewise, in the church, what we count, bank, invest, share and give away tells the world all it needs to know about where our hearts lie and where our treasure is (Matthew 6:21).

We can argue the toss (of a coin?) as to whether currency, in its broadest sense, is the same as money. They are plainly different. Currency is about more than money, and dwells on value, reciprocity and exchange. God's only currency with humanity is love. As the mystic Julian of Norwich observed: 'We are so preciously loved by God that we cannot even comprehend it.'² For God, humanity is precious and worth any price.

So we can only think about the specifics of money once we have thought about the deeper issues of value – how we value each other, our values, how God values us, the values we place on the world, humanity and the planet. We also need to consider who and what lacks value. All talk of money flows from this. It does not drive it.

Thus, stewardship is not about holding on to what you've got or clinging to the little you might have been given. It is, rather, about seeing that the gift is God's love, and if you don't share it, use it and risk it, there can be no returns, interest or hope for the church. The currency of the kingdom of God is love, and we are asked to risk it, share it, grow it and invest it.

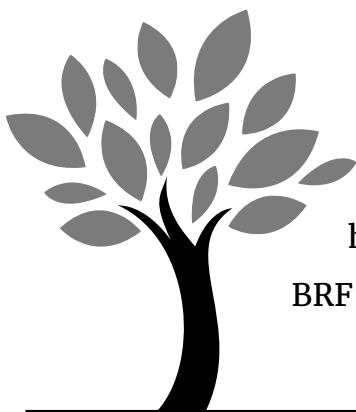
Good stewardship is about working beyond the church and seeing the world as God sees it. That is what the kingdom of God is. Good stewardship can only be directed to that end. Ultimately, God's kingdom is a cashless economy where the only currency is love.

So, ask what God would have you freely give to others, and then go on and invest in that work. Just as Jesus and the early church did too. Trust me, it will be worth the risk. Whether you succeed or fail, you honestly can't lose.



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The Very Revd Professor **Martyn Percy** writes and teaches on culture, faith and values in public life. A former dean of Christ Church, Oxford, he was principal of Cuddesdon (Oxford) from 2004 to 2014. Martyn lectures at the University of Saint Joseph in Macao (where he serves as the distinguished morrison chair in religion and culture) and at Ming Hua Theological College, Hong Kong, where he serves as their provost-theologian.

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