

# **HOLY CURRENCIES**

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# HOLY CURRENCIES

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6 Blessings for Sustainable Missional Ministries

by Eric H.F. Law



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Dedications:

*In memory of my mother, Law Tam Un-Oi, who taught me to live the  
Cycle of Blessings from the day I was born.*

*For Ellio Chiho Law, my godson and grandnephew, and Claire Miranda  
Dawes, my grandniece; may you continue the blessings that flow from  
your great-grandmother.*



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# Introduction

During the 2009 Convention of the Episcopal Diocese of Los Angeles, I surveyed thirty-seven congregations. Over half of the congregations struggled with concerns around money. The U.S. economy in previous years obviously had negatively impacted local churches, which depend primarily on giving from members. Also, over the previous two years, the speakers at diocesan conventions and clergy conferences all focused on “missional ministry,” “Emergent Church” and “Fresh Expressions.”<sup>1</sup> It is no accident that over half of the church leaders surveyed also expressed concerns about how they could move their churches toward becoming missional. The result of the survey started me on a journey in search of resources to empower local churches to become both sustainable and missional.

A missional church is a community of people who look outward and are able to connect with others who are not already members of any church organization. Reggie McNeal, in his book *Missional Renaissance*, described three shifts that need to happen for churches to be missional.

1. *From an internal to an external focus*
2. *From program development to people development*
3. *From church-based to kingdom-based leadership*<sup>2</sup>

The Emergent or Emerging Church movement in the United States and Fresh Expressions in the U.K. and New Zealand both advocate for a church to be more relational, authentic, and able to share authority in order to reach the so-called emerging generation. Based on my research and learning from these resources, I had already designed a program called “Missional Ministry in the Grace Margin,” which engages local congregation members in faithful conversation, fostering missional thinking and actions. So I was confident that I could provide resources in the missional part of this exploration.

However, when it comes to money, I was at a loss. If I were to find or create resources that assist our local congregations to address

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<sup>1</sup>Brian McClaren and Phyllis Tickle spoke to us about Emergent Church, and Archbishop David Moxon of New Zealand shared the Fresh Expression Movements in the U.K. and New Zealand.

<sup>2</sup>Reggie McNeal, *Missional Renaissance* (San Francisco: Jossey-Bass, a Wiley Imprint, 2009), 6–17.

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money issues, where would I begin? I am not an economist. I am not an accountant. I am not a businessman. I am not a stewardship officer of any church. What authority do I have to even begin to address concerns between money and church?

After I got over my sense of inadequacy on this whole topic, I was determined to begin like I always begin any ministry project—by listening. So, I listened to the good folks of our church communities in different denominations, and consistently I heard the word “sustainability.” “How can we make our ministry sustainable?” The issues or problems were described variously as, “Where do we find the money to finance our ministries?” or, “How can we raise the money to start a needed ministry?” The worst situations had to do with closing of an existing ministry or letting go of personnel because of the lack of funds. Obviously, these expressions were not that of a missional church. I discovered that people who spoke about being missional tended not to talk about sustainability, and those who spoke about sustainability, often focusing on money as the only currency, tended not to talk about being missional.

Upon further reflection on the money issues that our churches were facing, I realized I did know something about money and sustainable ministry. In 2006, I started the Kaleidoscope Institute as a separate 501(c)3 organization associated with the Episcopal Diocese of Los Angeles. With the shrinking budget of the diocese, I knew a number of diocesan staff, of which I was a part, would have to be let go. I went to my bishop and proposed the formation of the Kaleidoscope Institute using the modest amount of leftover budgeted funds from my old job as seed money. In four years, as the U.S. economy continued to struggle, and when the budgets of many churches—local and national, in all the denominations—continued to diminish, the Kaleidoscope Institute flourished. We have increased our annual budget by 700 percent. We even did it without doing fundraising for the first three years. Our income came almost entirely from contributions given by individuals and church organizations in exchange for the leadership-training programs and resources that we provided.

What made the Kaleidoscope Institute sustainable was not just about the money. We were serving, resourcing and building networks of relationships with many leaders and organizations, not only in the Episcopal Church, but also in all the major Christian denominations and civic communities. Through these relationships, we discovered what their needs and interests were, and provided relevant training and resources for them so that they could increase their ability to connect with diverse populations and increase their congregational vitality. I began to look beyond money as the only currency for

sustainability. As I studied other ministries that I considered to be missional *and* sustainable, I noticed again that money was not the only currency at work. After more than a year of research, I concluded that there are at least five other currencies that flow through a sustainable missional ministry. In addition to money, these currencies are time and place, gracious leadership, relationship, truth and wellness. From the beginning, the Kaleidoscope Institute was sustainable because it utilized all six currencies. These currencies “flow” through the ministry, exchanging themselves for other currencies, forming what I called the “Cycle of Blessings.” The sequence of exchanges rejuvenates that which was spent initially, recirculating resources, and regenerating more currencies, thereby growing and expanding the ministry. Here is how the Cycle of Blessings works for the Kaleidoscope Institute.

**Time and Place:** One of the principal ministries of the Kaleidoscope Institute involves the training institutes we offer in different parts of the U.S. and Canada. In order to provide these institutes, we reserve a “place,” such as a retreat or conference center, to house the participants. The Institute also needs to contract our associates and facilitators to commit the “time” to deliver the training.

**Gracious Leadership:** In exchange for the participants’ investment of their “money” and “time” to attend the institute, they receive training and resources to develop their “gracious leadership”; they learn how to develop skills, tools, models and processes to create gracious environment (Grace Margin) within which meaningful equitable “relationships” across different cultures can be built. The different cultures can be related to race and ethnicity, age, gender, sexual orientation, class, or simply those between church members and other folks in the neighborhood.

**Relationship:** After the training, participants return to their churches and ministries, using the skills they learned to strengthen existing “relationships” within their organizations. They also utilize their “gracious leadership” skills to enable members to extend themselves outward to build “relationships” with people of different cultural backgrounds, especially in their neighborhood.

**Truth:** As they get to know more people in the community through these relationships, they might discover the “truth” of the different people’s experiences living in their community. The truth might be gifts that need to be lifted up and celebrated, naming the injustice and oppression against certain populations, or discovering their own lack of spiritual wellness.

**Wellness:** Kindled by the “truth,” they might mobilize their currencies of time and place, leadership and relationship to assist individuals

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and communities to achieve “wellness.” This “wellness” can include physical, spiritual, social, ecological or financial aspects.

**Money:** Realizing how they benefited from the “gracious leadership” that nurtured and supported their “wellness,” many communities decide to commit “money” and “time” for additional leaders to attend future training institutes provided by the Kaleidoscope Institute. Sometimes they covenant with the Institute for our associates and facilitators to come and provide training on-site. The “money” they contribute to the Institute then goes to support our staff “time” and to reserve a “place” to provide the “gracious leadership” training for more leaders. And the Cycle of Blessings starts over again.

Even though I have described the Cycle of Blessings as it applies to the Kaleidoscope Institute, in the order as it is laid out in the Holy Currencies diagram, the flowing of these currencies does not necessarily moves in the same order for other sustainable ministries. For example, for another ministry, we might begin with relationships, which might flow into money, which then exchanges for time and place, where gracious leadership provides resources to achieve wellness, which then helps people speak the truth, which might then lead to more relationships. There are, of course, many other combinations. We will explore each one of these currencies in detail through the chapters of this book.

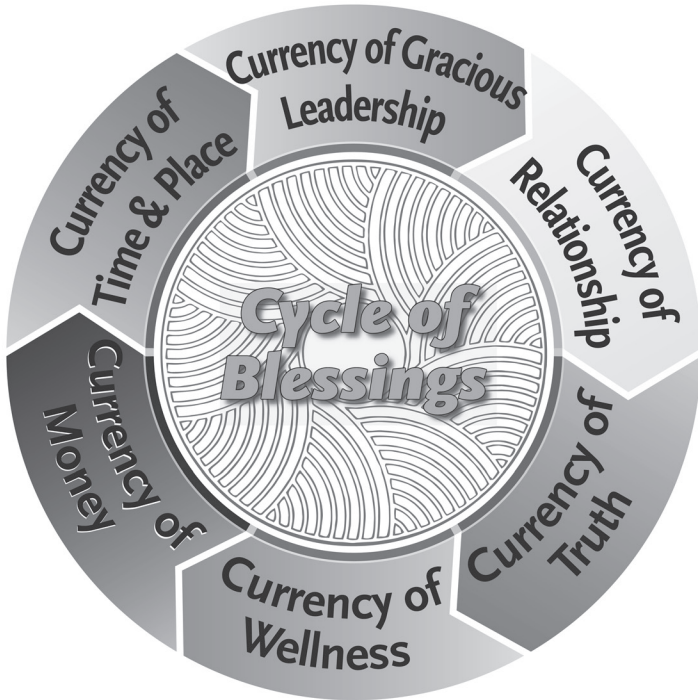
Chapters 3, 5, 7, 9, 11 and 13 explore in full the six currencies that make up the Cycle of Blessing. Each of these chapters answers the following questions for each currency:

- What is this currency?
- How can this currency be developed?
- For what can this currency be exchanged?
- How do we value and measure this currency in our ministry?

Each of these chapters provides suggested exercises and activities for individuals and groups to explore and understand this currency. There are also processes and exercises for churches to do an inventory of their current use of this currency, to develop this currency and to enable their church members to measure and value this currency.

In-between these chapters, I tell stories of different sustainable missional ministries, both in the church and in secular settings. These stories, from my research and readings, hopefully will push you to think beyond your church’s boundaries as you explore these different currencies and how you can access and flow these Holy Currencies, thereby making both your church missional and the wider community more sustainable.

So come, explore, and enter the Cycle of Blessings with me.





## CHAPTER ONE

# Praise God from Whom All Blessings Flow

The earth is the LORD's and all that is in it,  
the world, and those who live in it;  
for he has founded it on the seas,  
and established it on the rivers. (*Psalm 24:1–2*)

Everything belongs to God because God created everything (Colossians 1:16), including money (Haggai 2:8). God renews and recreates the earth so that there is an abundance of resources for all to share and enjoy. Since we do not own anything, we are not to keep anything.

When you send forth your spirit, they are created,  
and you renew the face of the ground. (*Psalm 104:30*)

In God's creation, everything gets recycled, including that which we consider to be waste. From biology class, I learned that the oxygen we breathe into our lungs is used to refresh our blood; in exchange, we breathe out carbon dioxide, which plants and other green organisms take in, working with the earth's sun and water through a process of photosynthesis, creating not only food but releasing oxygen for us and other creatures to breathe in. Our roles as children of God are to be part the recirculation of resources so that all living things on earth may share God's abundance.

As the rain and the snow come down from heaven, and do not return to it without watering the earth and making it bud and flourish, so that it yields seed for the sower and bread for



the eater, so is my word that goes out from my mouth: It will not return to me empty, but will accomplish what I desire and achieve the purpose for which I sent it. (*Isaiah 55:10–11, NIV*)

In this text from Isaiah, God further instructs us to learn from nature's recycling ways, applying them to human relationships and creating sustainable communities. We are to receive God's word like water. As God's word works through our lives, our communities, and our nations, it enables growth, rejuvenates communities, and then is recycled again. Even with God's word, we do not own it but must recirculate it, again and again offering blessings to all who receive it.

When they were satisfied, he told his disciples, "Gather up the fragments left over, so that nothing may be lost." (*John 6:12*)

On these fundamental assumptions we begin our exploration of the Cycle of Blessings:

1. God owns everything.
2. God gives abundantly.
3. We are not to keep God's resources; we are to circulate these resources.
4. God's blessings are then recycled to create more blessings.

### Currencies Must Flow

My family was considered poor by the monetary-minded world, but I did not know it. We did not have much money, because as far back as I can remember, money was coming in and going out, and coming in and going out again. However, in the process, no one was hungry. There was also a job for anyone who wanted to work and be part of the currency of money that moved through the family business. I do not want to paint a completely rosy picture, because there were times when I knew my mother was strapped for money, but, just as the stories often told to us, something always worked out, often in the form of "sisters"—my mother's trusted friends—coming through with some money to help us. My mother once explained to me about our family business this way: "We don't make a lot of money. But everyone who works in the business gets a piece of it." My childhood experience, being formed by my mother's way of managing currencies in her personal life, family and business, implanted a fundamental perspective I have had about money and other currencies that might have played a part in the success and sustainability of the Kaleidoscope Institute many years later. That is, I have always thought of currency as something that moves.

My parents started a music school in Hong Kong in the 1960s, which has continued until today in New York City with the same business model—a sustainable business that never makes much money, but certainly has made a lot of friends and provided livelihood for many people over the years—people such as music teachers who were like my parents’ daughters and sons, workers who were like brothers or sisters to us growing up, and students who had grown up and brought their children to take music lessons at our music school. When I visit the music school in New York, I often hear parents of students talking about how they were students at my parents’ music school in Hong Kong. In the last fifteen years, I have been involved in the management of the music school in New York and, indeed, the company has not made much money. But it is the movement of the money, the “currency,” that has kept the business going—providing jobs, learning, and enrichment for thousands of people over the years. Here is how it works:

My father was a furniture maker. He got in the business of assembling pianos, focusing on the carpentry work. My mother noticed that it was very expensive for a child to learn to play the piano—the family had to buy a piano and pay for private lessons. She also noticed that children did not have a lot of places to go after school. She further noticed that parents who worked could use a few more hours each week to do what they needed to do to support their families. What she noticed was the truth that drove the ministry’s need. With my father’s construction and carpentry skills, we built a number of soundproofed rooms in our apartment, put a piano in each room, and hired teachers to offer lessons. We charged the parents a modest amount each month; in exchange, the students received one half-hour lesson a week and could come to practice five days a week. The fee collected would be shared equally with the teachers—50 percent for the teacher, and 50 percent for the school to support the staff who administered, maintained, and coordinated the students and scheduling. Follow the flow of currencies and you will discover why this business model has been sustainable for over fifty years. The modest amount of money that the parents paid flowed into supporting a “time and place” for their children to learn. The arrangement also exchanged the modest amount for a few extra hours in the week that the parents could use to provide for their family, knowing their children were safe. This money further flowed into providing an income for the teachers in exchange for their “leadership” and expertise in this art. The currency continued to flow in providing jobs for others—the piano tuners, the cousin who lived with and worked for us in exchange for doing the maintenance of the

rooms. The company never made any money because money did not stay; it kept moving. It flowed in constructive directions, providing blessings for many: the learning of an art, safety, extra time to build wellness of individuals and family, etc.

I grew up with a Chinese saying, “Water is money.” I often heard it as a joke, especially when it was raining—all the rain became a wish or a symbol of financial abundance. In spoken Cantonese, I also heard people use the word for “water” in place of money. Perhaps we should think of the currency of money or any other currency as being like water—it should move and flow. In the summer, I make sure that there are no pools of stagnant water around the house, because they will be a breeding environment for mosquitoes and other insects that are carriers of diseases. When water does not flow, it creates opportunities for destructive things to grow. In other words, it rots. I would say the same thing goes for money and resources: when they are not flowing, or when we hold on to them, they turn rotten and become breeding pools for trouble and unsustainability.

There was the same amount of money in existence before and after the 2009 financial crisis in the United States. Where did the money go? Some people in the financial “industry” had been reaping benefits from inflated financial transactions for years, but instead of recirculating the money back into the system—especially back to investors—they held on to it and stopped the flow. It then turned rotten and is stinking up the whole country.

Some give freely, yet grow all the richer;  
others withhold what is due, and only suffer want.

*(Proverb 11:24)*

### Blessing or Curse—Our Choice

In 2010, we witnessed not only the stagnation of money in the United States, but also the use of money in exchange for destructive and divisive causes. For example, in the November 2010 election, Meg Whitman, a candidate for governor of California, reportedly spent \$144 million on her campaign. Living in California, I remember being bombarded by negative ads over and over again on all the major TV channels. We are talking about \$144 million, all going to buy time on TV for negative, divisive ads! Imagine what we could do with \$144 million for constructive, life-giving, relationship-building, truth-telling, and leadership-developing efforts! How about helping 1440 families to keep their homes, supporting 144 California schools, empowering 144 sustainable communities, creating 14,400 jobs, or forming job-training programs for 14,400 people! I am sure if Ms.

Whitman had done any of these constructive things with her money, she would have gotten the votes she needed to become the next governor of California!

So, we have a choice in what we do with the resources over which we have control. We can choose to hold on to them and let them turn rotten, or use them to further divisive and destructive causes; *or*, we can choose to let them flow in life-giving, truth-telling, relationship-building, community-enhancing ways.

I call heaven and earth to witness against you today that I have set before you life and death, blessings and curses. Choose life, so that you and your descendants may live. (*Deuteronomy 30:19*)

### From Money to Blessing

Recall an earlier time in your life when money was flowing in a way that gives blessings. It could be a story or experience in which your parents, relatives, friends, or elders had used money in a way that built relationships, told the truth, fostered wellness, or built up the community.

- Where were you?
- Who was there?
- What were you doing?
- Where did the money involved come from?
- What blessings did the money exchange for?
- Who or what group was enriched?
- What long-term benefits did this create?

How did this experience impact the way you use money today...  
...personally?  
...for your ministry?

### Currency Redefined

The word *currency* comes from the Medieval Latin word *currentia*, which literally means “a flowing,” and from the Latin word *currere*, which means “to run or flow.” It was John Locke in 1699 who first used the word *currency* to refer to circulation of money.<sup>1</sup> Since then, the word *currency* in the English language has been used most often as referring to money.

Merriam-Webster.com defines *currency* as “something that is in circulation as a medium of exchange.” I would like to ride on the word

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<sup>1</sup>Available at: Online Etymology Dictionary at: <http://www.etymonline.com>

*something* in this definition and explore the concept of currency beyond just money. From the example of my family business to the formation of the Kaleidoscope Institute, there were certainly other currencies besides money that were in circulation as mediums of exchange, which made these ministries sustainable. When I researched different sustainable ministries and how they functioned, the key question was: “What other currencies are flowing through this ministry?” As I learned more and more about what made these ministries sustainable and missional, several currencies—mediums of exchange—kept surfacing as keys to their successes. They are (as mentioned in the Introduction):

- Time and Place
- Gracious Leadership
- Relationship
- Truth
- Wellness
- Money

These are not the only currencies, for others are at work in many sustainable and missional ministries. I am simply pointing out, from my research and observation, that these are the essential ones that a sustainable and missional ministry must have circulating through its operation, interacting not only within the membership of the organization but also with the wider environment and community.

### Definitions of the Six Currencies for the Cycle of Blessings

***Currency of Time and Place:*** Paid and volunteer time that leaders and members offer to the church or ministry. Properties from which a church and ministry operates, and other properties owned or which can be accessed by the church and ministry.

***Currency of Gracious Leadership:*** The ability to use skills, tools, models, and processes to create gracious environments (Grace Margin) within which mutually respectful “relationships” and the discernment of the “truth” across differences can be built internally, among existing members, and externally, with non-members. Differences can be racial/ethnic, age, gender, sexual orientation, class, political affiliation, or simply those existing between church members and other folks in the neighborhood.

***Currency of Relationship:*** The internal and external networks of mutually respectful connections that leaders and members of a church and ministry have. Internal connections include constructive relationships among members and leaders, area churches or ministries of the same affiliation, area denominational organizations, and

national and international denominational structures. External connections include constructive relationships with non-members, different racial, cultural and ethnic groups in the neighborhood, people with resources and people in need in the community, civic community leaders, ecumenical and interfaith partners, community and civic organizations, and local businesses.

***Currency of Truth:*** The ability to articulate individually and corporately the global and wholistic truth, both internally—the experiences of different individuals and groups within the church or ministry—and externally—the experiences of different individuals and groups in the community, the neighborhood, the city or town, the nation, and the earth.

***Currency of Wellness:*** The state of being healthy physically, socially, economically, ecologically, and spiritually within a church or ministry, the neighborhood, the town and city, nation, or the earth, especially as the result of deliberate effort. Sustainable wellness requires regenerative and circulatory flow of material, human, financial, and natural resources.

***Currency of Money:*** Something generally accepted as a medium of exchange, a measure of value, or as a means of payment.

I want to reiterate three points. First, it is the *flowing* of these currencies that gives them value. The dynamic exchanges of these currencies are what circulate and regenerate resources, making a ministry sustainable and missional. For example, a church might have a beautiful church building—a currency of place. But if it is only used on Sunday when the church members come to worship, the currencies of time and place are not being maximized, because it only flows into the currencies of leadership, internal relationship, and wellness one day a week. For the rest of week, this currency of place has no value. And, if a currency does not flow, it has no value.

Second, the flowing of the currencies needs to include all six currencies in order for the ministry to be sustainable and missional. For example, if a church uses the time of volunteers and paid staff to provide wellness to their members only, members are then expected to provide the money needed to maintain the place—the building—and continue to pay the staff. This church, using only three of the six currencies, is not going to be sustainable. It is certainly not missional, with no energy and resources flowing outward in building external relationships. We are witnessing many churches running into financial trouble precisely because of this lack of awareness of other essential currencies. For a church ministry to be sustainable and missional, the currencies of time and place and leadership must be devoted to

relationship-building outside the existing membership, and only by doing so will the church be able to listen to and advocate for the truth in the wider community. Developing these two currencies—relationship and truth—externally will ultimately assist the wider community in which the church resides to achieve wellness, making the church’s ministries missional. When the community is well, people will contribute money to support the continuing church ministry, making the church financially sustainable.

Third, the flowing of these currencies must recirculate back to replenish what was spent, so that the ministry can be regenerative. In most cases, when the Cycle of Blessings is spinning in a ministry, it not only replenishes the initial investment of the various currencies, it also increases them—and I am not just talking about money. For example, the Kaleidoscope Institute had grown financially by 700 percent in the four years. But in terms of time and place, we went from providing one training institute in 2006 in Los Angeles to providing four institutes in 2010 in different parts of the U.S. and Canada. In terms of gracious leadership, we went from one associate—me—to nine associates and at least twenty facilitators. In terms of relationships, as of 2012, we have over 200 graduates of our basic training and at least 2,000 who read our newsletter, *Grace Margin*. We have ongoing relationships with four seminaries, and with leaders from all the major church denominations, both locally and nationally. In terms of truth, through our newsletters, training programs, and resourcing ministries, associates and facilitators of the Institute continue to speak about the injustice that occurs in multicultural environments and the need for inter-culturally competent leaders. In terms of wellness, we consistently receive feedback from our graduates reporting how the skills and tools they learned from our training and resources have helped them create inclusive, sustainable communities.

The Cycle of Blessings is the dynamic exchanges of these six currencies, flowing inward to renew and strengthen internal relationships and increase gracious leadership capacity, and flowing outward to connect, discern the truth, and foster wellness in the wider community. Learning how to develop, access, and “flow” these currencies are essential skills that members of the church must have in order for the church to be sustainable and missional.

*Praise God from whom all blessings flow  
Circling through earth so all may grow  
Vanquishing fear so all may give  
Widening grace so all may live*