

Testimony on Sacrificial Giving for REN3W Campaign October 7, 2009
By Sonja Kerlen

We've been hearing about hope and work tonight. It was actually while in training for *my* work that God taught me a huge life lesson in the form of exposing me to poverty during my college years. I lived in a YMWCA in Newark NJ while attending nursing school and met people unlike my earlier life experience growing up in a NJ suburb. That experience profoundly changed my life, because when I went home to my parents' house on weekends, I realized how easy it would be to forget how $\frac{3}{4}$ of the world lived. I knew I needed to either live or work in an environment that would always keep me mindful of those with fewer resources than myself.

After college, I lived in Mississippi for four years working as a nurse practitioner in a Christian ministry in a very rural, impoverished area. While living there I worshipped in a small Baptist church consisting of about 30 families. Even though they had limited resources themselves, each month they took up an offering for the poor in their community. I was so touched by this. Actually I was shocked. The poor giving to the poor. I also met many people with stories of having nothing – even no food in the cupboards - yet they saw God provide for their needs as they trusted in Him. Similar stories have been repeated time and again when I've been on mission trips to less developed countries, and have been so blessed by the love and generosity of the people we've met, who may not have had money to give, but have given whatever they had.

When I moved back here from Mississippi my salary increased, and I noticed that as much more came in, as much went out. I began keeping track of where my money was disappearing to, and set up some direct deposit savings accounts. Wanting to understand better the difference between saving and hoarding, I decided to go to a retreat offered by an organization called "The Ministry of Money", and it was there I first heard about the concept of giving not just from your income or interest, but daring to trust God by also giving from your principle and assets. That let me know that any form of savings can very easily become a source of security and that I had to guard against trusting in a growing investment account instead of God, which might make me unwilling to ever dip into an investment. God also impressed upon me that I had to hold my savings with open hands so that I would be willing to readily give from the investments whenever He nudged me to do so.

At the same time that I opened a direct deposit tax sheltered annuity and IRA account, I decided to put the same amount into a credit union account purely for giving purposes. That account became the one I could draw from for my giving to church and other ministries, and for whatever other special needs came to my attention. I found that it became really freeing and fun to have a designated account that I could write checks from without having to think twice about it – regardless of the status of my regular checking account. Later on, during Redeemer's other vision campaigns, because of what I had learned at that earlier retreat, I knew that I could also feel free to withdraw from my investments while reminding myself that the money is His, and I wanted Him to guide me how to use it.

Teaching budgeting classes at Redeemer has also affected my perspective on giving. While teaching debt reduction workshops one of the things that has impacted me was the heartache expressed by some of the attendees about not being able to give as much as they'd like. For many people, that was one of the things motivating them to become debt free. I have the feeling that may be the situation for many people in our church right now due to under or unemployment. So I realize how privileged I am to be in a position to give, purely by God's grace in how He has provided for me in leading me into the profession I have and through the other circumstances of my life.

A few years ago, when Redeemer made it possible to give on-line, I set up an automatic monthly credit card withdrawal for my tithe money to Redeemer. I felt comfortable doing this because I always pay off my credit card in full each month. Rarely have I had to transfer money from my giving account to cover it, so that has freed up more money in the credit union account to use for additional giving. It's truly been fun to be able to respond more quickly to needs – whether it's to a special need at Redeemer, or a financial request for a missions trip taken by a friend, or some other ministry that presents itself, or simply for friends who have a financial need.

I guess you can tell by my story that giving money away often doesn't feel like a sacrifice. To be fair I gotta tell you that I'm just not naturally a big spender. I come from a Dutch family and we tend to be frugal. What's been much harder for me is giving of my time to people God has placed in my life over the years who are sometimes difficult and challenging to be with. In 1993 when I worked at a homeless shelter, I met a woman who has spent most of her life in group homes due to mental health issues, and we've remained in regular contact since then. Even though I love her and I've learned a ton from being in relationship with her, sometimes I have to fight with myself to make time for her because of how difficult and draining it can sometimes be for me.

But one of the videos we use during the budgeting classes has helped me call out to Jesus for the grace to continue. The video presents an allegory that demonstrates that everything we have is God's – our money, our time, our talents, our stuff, basically all of us, and He's simply loaning it to us here on earth to use as He directs. The video accentuates the lavish generosity of God towards us, and the fact that He wants us to be good stewards, or trustees, of all He's entrusted to us.

In conclusion, I'm glad I have the opportunity to say publicly how incredibly grateful I am for Redeemer, and for all that I've learned here about the gospel and how it touches every aspect of my life. I'm looking forward to seeing how God will continue to work through Redeemer in the years to come and am thankful to be a part of it. Thank you.