

Money Enough

*Everyday Practices for
Living Faithfully in the
Global Economy*

*A Guide for
Conversation, Learning
and Growth*

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Part 1

HOSTING THE CONVERSATION

Money Enough can provide a focus for reflection in a wide variety of contexts. Many church groups—including Bible study groups, youth groups, retreats, prayer groups, and study groups—will find it germane to their concerns. It can also be used in classrooms, within families, at the workplace, in nonprofit organizations or with a group of interested friends.

Whatever the setting, it is important that those hosting the conversation honor the hopes the participants will bring to exploring how we might live faithfully in the global economy. Those leading will be shaping a community of learning—one whose structure will be an important factor as participants seek to help one another learn and grow. They will not merely study Christian practices during their time together; they will also engage in some of them in a preliminary way—taking time for reading and talking, discerning together what action will result from their learning, offering testimony about their convictions, forgiving one another for the misunderstandings that will surely arise at some point along the way, honoring one another's bodies through an embrace, sharing a meal and the costs of its preparation, and praying together. These are small acts, but how the leader helps them take faithful form is a crucial matter.

LEADING AS TEACHING

When you take responsibility for leading a series of conversations or even a single session, you become a teacher. This does not require that you be an “expert,” for *Money Enough* will provide much of the information your group needs—the biblical, historical, theological, ethical, and economic material that will fuel your process of reflection. Becoming a teacher-leader does require, however, that you give deliberate attention to the specific nature of your group and how it can best explore Christian practices.

Realize that your group's interactions comprise the “live event” of teaching. In that live event, energy will surge and recede, momentum will develop and ebb, the flow of conversation will twist and turn, and any number of planned and unplanned things will happen. It will be helpful to have an *educational design* for your group.

Educational designs chart a teacher's hopes for what might happen in an educational event, enabling the leader to guide reflection when that is helpful and to adapt when it is not. They crystallize important issues for reflection, attend to the specific needs of the individuals who participate, and draw together the resources and ideas that are most likely to fit the circumstances. They lend focus and intentionality to an exploration that could conceivably go in hundreds of directions.

Creating a good educational design is an artistic process. It is unique to each situation, just as the teacher, the participants, and the local culture are unique. A fruitful educational design will connect all of these elements—teacher, participants, and local culture—with the larger contexts discussed in *Money Enough*, including the Bible, history, and what is happening in the world beyond this place.

PREPARING TO LEAD EDUCATIONAL EVENTS

The following pages offer suggestions for charting a single group session; the questions are framed by considering each chapter of *Money Enough* in turn. Overall, many different formats are possible—such as a weekly study group, an intensive process of reflection during a weekend retreat, a daylong workshop, or a yearlong series with meetings once a month. Whatever format you choose, help the group be clear about what it promises to do over the term of the series as a whole.

These suggestions are offered to help you, the teacher-leader, as you prepare an educational design for any given session. Use it in conjunction with other sections of this guide. More important, rely on your own common sense and educational experiences as you chart the educational course of your group.

Develop a Clear Sense of What the Session Is About. Carefully read each relevant chapter in *Money Enough*. How does the author define the problems people face when thinking about economic issues in Christian perspective, and what practices does he commend? What stories, quotations, and biblical material in this chapter caught your interest or sparked your imagination? How can Christians studying together find ways to encourage one another to honesty and accountability as they think about economic issues beyond what a person can do alone?

Choose Material in This Guide that Will Help You Achieve Your Educational Goals. Note that there is more material in this guide than you can probably use. The overabundance of material means that you can choose those questions, exercises and activities that will be most beneficial in your situation, and that will spur the most searching interaction among the members of your group.

Wrestle with the Material in the Chapter. Allow your reflection to go beyond the discussion in the book. What other examples of this practice occur to you? What other biblical stories are relevant? What questions do you have? Where do you resist entering this practice as the author has portrayed it? Do you need to do further reading?

Reflect on Your Personal and Institutional Involvement in This Practice. Identify the ways in which you are already involved in activities described in the chapter, both positive and negative. What assumptions, prejudices, and passions do you bring? What responsibilities do you have regarding this practice within your own home and community, and what are your hopes and fears about exploring the practice? Do you have a special perspective that arises from your denominational or cultural identity?

Think About the People with Whom You Will Be in Conversation. Teaching works only when it is designed for the specific participants and all that they bring to the event. As you chart an educational event, reflect on who is likely to be present. How do the communities and traditions they represent already engaged in this practice? What life circumstances are you familiar with that may resonate with the chapter? Do you suspect that they have experienced joy and/or pain in relation to issues of economic life? Where do you think they need to be challenged? What styles of learning and group structures will be comfortable for them?

Identify Your Hopes for the Session. Try to articulate in your own mind what you hope for the people who will gather. The authors of the *Practicing Our Faith* series had certain hopes when writing that book about the kinds of reflection the book might generate. Those include

- Coming to a greater recognition of God’s action in the world, in our communities, and in our lives
- Becoming more aware of their yearning for a way of life that is whole and holy
- Understanding more deeply the rich resources biblical faith and Christian tradition hold for shaping a way of life that can be lived with integrity today
- Learning about the various forms of practices developed by faithful people in history and around the world today
- Reflecting critically on the deformations of practices that exist in church and society
- Growing in the skills and language that would help them engage in Christian practices with greater fluidity
- Discovering fresh forms of the practices that are responsive to God’s activity in the changing circumstances of our world, communities, and lives
- Being challenged and motivated to engage in practices with greater intentionality, energy, reflectiveness, and commitment

Consider a Variety of Ways of Exploring the Practices in Each Session.

Reflecting on Christian practices happens best as part of a process in which participants engage with this material in a variety of ways—such as activities, exercises, and questions that nurture various forms of personal and communal engagement. Here are some things you might want to try:

- Explore participants’ experiences by helping them identify formative memories, present realities, and hopes for the future
- Consider the emotions stirred by the practice
- Think through the analysis set forth in *Money Enough*, making sure that its main points are understood but giving participants an opportunity to affirm and question issues raised by the reading
- Explore the theological character of economic life as described in scripture and as the author presents it, and relate this to God’s activity and our faithful living
- Reflect critically on how our attitudes toward economic life can become deformed and harmful in our lives and in our society

- Take on a challenge to live more fully and faithfully, beginning perhaps with some change the group will decide to undertake together

Create a Design.

Arranging elements like these into a design appropriate for your group is one of the chief challenges of the teacher-leader. Often, posing discussion questions seems to be the easiest way to proceed. But in most educational events—particularly those concerned with Christian practices—other approaches must also be incorporated. Creative exercises, field trips, forms of artistic self-expression, rituals, songs, writing in a journal, interpreting a piece of art, reflecting in silence, sharing in groups of two or three—all these are activities that can enhance learning when used with good judgment. Don't feel constrained to use only the ideas in this study guide: develop your own ideas, especially using what you know about the specific character of the people you are leading and the places in which they live their lives.

There are no firm rules about how to design an educational event. For example, in some churches or with some groups it will be important to start with the Bible, whereas in other places starting with a contemporary ethical issue or an invitation to share a personal story would work better. Use your common sense, experience, and powers of observation.

Two more words of advice arise from our sense of what nourishes growth in faithful practice. First, be alert to the concrete nature of practices, and actually do something together. Offer attention to the present moment or take a worshipful rest.

Second, be alert to the challenges inherent in Christian practices. It is easy to get people talking about money, time, spending, working, and so on. However, we hope that discussing *Money Enough* will evoke much more than smiles of recognition. We hope to stir up some discomfort, too, by encouraging readers to think hard about what it would mean to live in time in a way that goes against the grain of contemporary economy and society. This requires facing the places where our society—including ourselves—violates or neglects the spiritual dimensions of God's creation. It also requires efforts to envision changes in our way of life in light of the biblical, theological, ethical, and financial perspectives we encounter.

Set Up the Physical Environment. Though it is easy to overlook, this step is a crucial one. Reflect with care about how the physical space available to your group can be arranged to enhance the educational climate. Here are some suggestions:

- Arrange chairs so that participants can see one another, not just the leader.
- Do what you can to arrange for good lighting and comfortable room temperature and seating. Sometimes, having food and drink available helps increase conviviality. Use your judgment.
- Have materials such as markers, drawing supplies, writing utensils, paper, or directions to a site ready beforehand.
- Music plays an important role in many sessions. *You may well want to have a laptop computer or MP3 player with speakers or a CD player for each session.*

Create an Appropriate Emotional Environment. How can the interactions among the people who will gather reflect the quality of Christian practices themselves? How will hospitality, forgiveness, testimony, healing, and other practices be embodied in this small community of learning?

An atmosphere of *mutuality* is important. When people are treated with dignity and respect, they participate more fully in transforming and challenging reflection. Remember, as teacher-leader, you need not have all the answers.

Foster an atmosphere of *trust*. Sharing thoughts and experiences, people expose vulnerabilities and become sensitive to how they will be received by others. Attentive listening, a supportive word, and a nonjudgmental spirit help create an atmosphere of deeper conversation and greater growth. In many groups, it may be helpful to make these expectations explicit and to agree not to repeat personal information shared in this setting.

- *Directive but non-controlling leadership* can enhance your educational event. Do not stifle, or allow too much latitude for group discussions. It's o.k. if the group does not address all the issues you had charted. You are seeking a delicate balance sustained by close attention to the needs and interests of your particular group.
- *Honest questioning* is another aim. The questions you pose—including the ones you discover in this guide—should have the purpose of opening up participant reflection. Questions which cajole participants into saying something you want them to say, or that are perceived as quizzes will shut down discussion. Ask questions to open, not close, discussion.
- Encourage *shared participation*. Tactfully prevent one or two participants from taking over discussions. Remember that an unexpected insight can come from a person who usually remains silent. The best session is one in which it is possible for everyone to participate. Don't be afraid of silence, either – show that it is all right if there are some moments when no one speaks.

ENCOURAGEMENT: BEYOND THE GUIDELINES

Reflecting on the practices of faith as they take shape in our lives and communities can be a generative experience. When you lead others in doing this, you are initiating a process far richer and lengthier than the group meetings themselves. As we have noted, your sessions are occasions when people practice together. They are also times of planting, times when ideas are encountered that may lie dormant at first but later grow in unanticipated ways.

You cannot control the outcome of a single session or of the group's experience as a whole, and you shouldn't try. But you are nonetheless offering a wonderful gift when you agree to host at the table of mutual learning. May you find that at this table you are a guest as well.

Part 2

ENGAGING OUR ECONOMIC LIVES

Money Enough?

For many people in the West—and for increasing numbers of the growing middle class in places like India and China—the idea that one could have money enough seems laughable. If you have ever looked forward to achieving that next salary level at your job, or calculated how much you might need in your retirement account to feel “safe,” you know that our sense of “need” easily expands as rapidly as gains in our earnings or savings rise. In short, there never seems to be money enough, regardless of how much we have.

Yet, as you read the book *Money Enough*, and work through this guide, that is exactly what we ask you to do: *Imagine a life with money enough*. We ask you to think, along with us, about who you really are before God, yourself, and your loved ones. We encourage you to ask yourself (and the culture in which you live) questions about the difference between want and need, between comfort and luxury, between that which makes you stronger and that which pleasantly diverts you for a time. In short, *we invite you to join us as we work on a new definition for what the good life really is, and what human well-being really means*.

Then we are going to ask you, after rethinking what well-being means for you, to take the really radical step of envisioning what the good life might be *if it extended to everyone, regardless of who they are, or where they might live*. Imagine! People all over the world with a chance to find the same fulfillment and joy in living that you want to experience. That would be a good world, indeed!

Is a good life for everyone really possible? When people talk about making life better, safer, cleaner and happier for everyone, what do they typically say? “If only we had *money enough* to do it.” We can’t say that taking everything to heart in the book, and doing all the exercises in the study guide, will make peace, harmony and well-being break out across the world. Our goals, while significant, are not that grandiose. By looking at ourselves, our lives, our values, and our culture, we hope that *money enough* might become a realistic outcome. Of course, it will require a little imagination, some effort, and a willingness to let our minds and hearts be reshaped by what we discover.

Robert and Doug
Richmond, Virginia
Advent, 2009

Preparing to Study *Money Enough*



Before we begin with a chapter-by-chapter look at *Money Enough*, we want to give you a little gift: a key. The “key” is on page 167 of the book, and it says this:

“Christian economic practices are rooted in the joyful, grateful response to the God of grace. God gives life, and life abundant.”

Everything you will read in *Money Enough*, and in this study guide, is shaped by this central conviction—with apologies to the Psalmist—that our economic life is the Lord’s, and the fullness thereof. So, we also believe that whatever we possess, whether it is much or little, is a trust from God given to us to administer as faithful stewards.

This is not a new belief, we realize. Indeed, Doug’s task in the book, and our task in this guide, is to draw upon the rich biblical, theological, and ethical resources within the Christian tradition in order to make sense of an impersonal, complex, global economy. The market system can make us feel powerless to make much difference for our own well-being or for the well-being of others. But we believe that, with thought, prayer, and even individual study or group discussion of the ideas of this book, we can refocus our economic priorities from the endless pursuit of money to living on money enough, promoting our genuine well-being.

However, the belief that God gives all of life leads many to ask, If what we have is a gift from the Lord, why does God give so unequally? There can be no denying that some people have so little that it is nearly impossible to sustain life, while others experience a super-abundance of riches. Why would God give so unevenly?

We believe the answer arises from the nexus of two ideas: God’s sovereignty over all things, and the concept that people are commissioned to hold God’s property—all that we are and have—in trust for God’s use through our actions in the world. In other words, some of the answers, especially about human suffering in the world, will remain a mystery to us, because, in a word, we are not God. But the second point—that we are all stewards of God’s resources—suggests that much of the responsibility falls on human beings, particularly people of faith, to share God’s creation more generously and more justly. In our minds, much of the riddle of inequality is solved by the realization that our excess is given to us in part to meet the needs of others.

STEWARDSHIP

careful and responsible
management of
something entrusted to
one's care

*Merriam-Webster Online
Dictionary, 2009*

The specifics of living your economic life, of course, are not for us to work out in the book or in this guide. Yet, we firmly believe that the discussions you can have around this study guide—with fellow members of a church group, or with family members, neighbors, or classmates—can help you apply the ideas and stories found in *Money Enough* to your own circumstances.

O.K.—now that you have the key, let’s get started!

Chapter 1: Surviving

1. What does “enough” mean to you—not just in terms of money, but in the way you use that term every day?

2. Now, think about what you mean when you say “enough money.” It may be easy to know what is enough money to buy a loaf of bread, or for anything that has a set price, but have you considered what is enough for retirement? For a year’s living? To bring you satisfaction in your life? Money enough *to achieve what?*

3. Have you ever worked overtime to be able to afford something not related to truly or significantly improving your life (such as changing paint colors or buying a nicer car)? What goes into determining how much income is enough? Is it a luxury even to be able to ask this question?

4. Have you (or has someone you know) rejected a desired career that paid an adequate salary in order to take a job that paid handsomely but had little personal significance? What are the tradeoffs here, and what are the pressures that people feel to choose the more lucrative job?

5. Robert and his family spent three years in Pakistan as missionaries a few years ago, serving at Forman Christian College, as did Doug’s mentor Dr. Charles Ratliff in an earlier era. I (Robert) am deeply impressed and humbled by the ability of poor Pakistanis to survive on a monthly wage that resembles what most Americans would withdraw from an ATM for dinner and a movie. Still, these Pakistanis—Christian and Muslim alike—are often joyful (even if concerned about their financial future) and amazingly generous with friends, family and even comparatively wealthy Westerners living among them. That got me thinking, as I read the sections entitled “Globalizing Our View” and “Practicing the Economics of Enough” about connecting my own economic concerns as a relatively well-off person in an affluent country to those of fellow human beings living on the edge of poverty.

What connections do we, as human beings, have to those who are in need but who are not in close proximity to us? How can we understand the second of the great commandments—“love your neighbor as yourself”—in terms of how we see the needs of others, both near and far?



ArtsBreak: Try to obtain a recording of the late John Stewart’s song “Botswana” from his album *Punch the Big Guy*. You can order the CD, or buy the song individually at iTunes or Amazon.com’s MP3 store. There is also a very affecting version of the song with a highly-charged video montage on YouTube at:

<http://www.youtube.com/watch?v=nS0KT4hJO1E>

We do not mention this video to be maudlin or manipulative. Instead, it sets before us, in a moving way, larger questions about wealth, poverty and our common humanity. Stewart's song asks us a very pointed question about our place in the world, especially in view of our affluence. The female voice in the background sings "Oooh—Credo Domino" Latin for "I believe in God." What could this undercurrent in the song mean?

6. Doug specifically compares the amount the U.S. government has spent on propping up the financial and industrial sector to the estimated amount it would take to alleviate extreme poverty around the world for one year. One thing this should do for us is to reveal the enormity of the numbers we are talking about in the TARP program. Were you surprised to see that the amount of TARP funds would have met the basic needs (food, water, basic health, shelter, safety) for the needy of the world *for over three years*? What do you take away from this comparison?

7. Suppose people of faith were willing to devote this kind of public money to poverty alleviation. We should also consider what those who do not share faith commitments might think of the proposals Christians might suggest when motivated by faith. This sort of question is one posed by a relatively new field of academic inquiry called "Public Theology." How can we begin a dialogue on this difficult topic, advocating for our own positions without apology, while still respecting the opinions and commitments of other people?

Public Theology
considers how the spiritual commitments and beliefs of people of faith can interact with those in society from diverse religious and moral backgrounds. It also suggests how people of faith can work in respectful collaboration with others.

8. No matter how "independent" we may feel, every aspect of our lives is intricately tied in with the rest of our fellow citizens, and the rest of creation. Recessions in the U.S. can drag the rest of the world down with us. Things happen in systems, from accidents and traffic jams to mortgage failures and recession in the economy. How do we think *systematically* about ourselves and our lives? In what "connective systems" do you find yourself—familiially, socially, civically, politically, economically? For Christians, what does it mean to be a member of the Body of Christ—the church? What effect might or will these connections have on the way you live?

Resources

Read: Psalm 46

Key Verse: "God is our refuge and strength,
a very present help in trouble.
Therefore we will not fear,
though the earth should change" (Psalm 46:1-2^a)

Sing: *Amazing Grace, How Sweet the Sound*

Chapter 2: Valuing

DANGER!

WARNING!

TURN BACK NOW!

MANY PEOPLE AND BUSINESSES

HOPE YOU WILL NOT READ THIS CHAPTER!!!

What is so dangerous about a conversation on values? The fear is that, if people begin to take stock of what is truly worthy, truly important, and truly necessary, our economy would look totally different than it does today! Who, after all, NEEDS a magazine that charts as “news” the lives of empty-headed entertainers? Who NEEDS a \$25,000 fountain pen (at left) honoring Mohandas K. Gandhi, the champion of the poor? Who NEEDS to go and gamble away their money in casinos that cost hundreds of millions of dollars to build, and that depend on gamblers’ losses to keep running? What family of four NEEDS a huge sport-utility vehicle with four-wheel drive (at 11 miles to the gallon) to go to work, school, and the mall?



But value is not just about money—it is about what really matters. The value we assign to things has to do with what is important to us. So, a moth-eaten, slobber-covered teddy bear that wouldn’t fetch a dime at a thrift store is, to the person for whom the bear was a trusted confidant, absolutely priceless. Pastimes that seem trivial or downright silly to one person become an all-consuming passion for another.

Value
the regard that something is held to deserve; the importance or preciousness of something.
The New Oxford Dictionary

The question of value is at the heart of ordering our lives and priorities. Careful consideration of our values is at the core of a life well-lived.

 **ArtsBreak:** Obtain a recording of Joni Mitchell’s song “Big Yellow Taxi” which has been recorded *many* times. Again, you can order CDs, or buy the song individually at iTunes or Amazon.com’s MP3 store. What does her song say about valuing, priorities and an examined life?

The question of values was certainly well-known to Jesus. Once, when Jesus had the opportunity to teach a huge crowd, he taught on—values. Let's use this passage as practice in the art of valuing:

²⁹And do not keep striving for what you are to eat and what you are to drink, and do not keep worrying. ³⁰For it is the nations of the world that strive after all these things, and your Father knows that you need them. ³¹Instead, strive for his* kingdom, and these things will be given to you as well.

³² Do not be afraid, little flock, for it is your Father's good pleasure to give you the kingdom. ³³Sell your possessions, and give alms. Make purses for yourselves that do not wear out, an unfailling treasure in heaven, where no thief comes near and no moth destroys. ³⁴For where your treasure is, there your heart will be also. (Luke 12:29-34, NRSV)

1. Based on this passage, does Jesus have (and recommend) a *center of value*—a central commitment that helps people value the many competing items and ideas that vie for their loyalty and attention in life?
2. A cursory reading gives us the idea that Jesus is directly recommending certain actions, but, look again: he is actually encouraging *attitudes*, ways of thinking about the things we encounter in everyday life. How would you characterize these attitudes?
3. Again, from this passage, how might you go about applying these attitudes into a list of priorities, including economic ones?

The central problem in market-driven life is the growing tendency of people and societies toward *econocentrism* (ME pg. 23). Yet, there are many centers of value in modern society. Doug helpfully reminds us of the work of the great twentieth-century American theologian H. Richard Niebuhr. Niebuhr's central idea is that every time we place value on something, we must ask, Value in relation to what? Or, we could say, Value *for* what? An umbrella is of little use on a clear day, but if it starts raining, everybody wants one. (Just ask the street entrepreneurs in New York who appear at street corners, every time the heavens open up, with umbrellas for sale.) We will value items that move us closer to our center of value.

??? What-O-Centrism ???

Step right up and try your hand at What-O-Centrism, the game where we give you the quote, and you identify the center of value for that statement. Don't worry—answers are at the end of the quiz, but do your best!

A. There is only one way to really determine what is worth doing, and what isn't: Is this action what we understand to fit with God's purposes?

B. The United States is really the only hope for the world. If freedom, justice, and prosperity are to spread in the world today, it depends on the U.S. leading the world.

C. In the end, nothing matters except for those things that benefit humanity. If wildlife species are harmed or eliminated, but human civilization advances, it is regrettable, but necessary. The Ancient Greeks had a saying—Man is the measure of all things.

D. What really matters is whether or not something can pay its own way. Does a thing or an action add financial value—putting food in mouths or lives more comfortable?

E. Whatever gains I had, these I have come to regard as loss because of Christ. More than that, I regard everything as loss because of the surpassing value of knowing Christ Jesus my Lord. For his sake I have suffered the loss of all things, and I regard them as rubbish, in order that I may gain Christ and be found in him...

F. Sometimes we really have to scrimp and save, but we make almost every race, especially if it is within 500 miles of our house. I end up using a lot of my days off, and we don't take long vacations, but it is worth it. They are like family to us: Jimmie Johnson, Jeff Gordon, Mark Martin, Dale Jr.

G. For me, there is no greater thrill than being in nature, where everything is what it is—nature is honest, unassuming. If you want to understand what life is about, go outside and smell the flowers, watch the birds, walk in the woods. Then, you'll understand.

H. Life's too short, you know what I mean? Get out there and grab it by the horns, wring it dry, and look for the next thrill. Booze, sex, good times—it's what makes life worth living. If I can't be out enjoying myself, or working so that I can afford to get the good stuff, I might as well be dead, right?

I. O.K., I've spent some money on nips and tucks, but it always makes me feel so young, so alive when everything heals, and I see myself in that mirror. You know, they say you only look as good as you feel, and the things I do for myself make me feel really good.

Answers to the What-O-Centrism Quiz

- A. **Theocentrism**—Believing that God determines the worth and meaning of all things.
- B. **Patriocentrism**—Making the welfare of the nation the measure of worth
- C. **Anthropocentrism**—Humans as the ultimate standard of worth
- D. **Econocentrism**—The belief that economics determines the ultimate worth of things
- E. **Christocentrism**—Life’s center is the person and teachings of Jesus Christ
- F. **NASCARocentrism**—Exalting stock-car racing as the source of value
- G. **Naturocentrism**—Using the natural world as the standard of value
- H. **Hedonocentrism**—The use of pleasure as the highest good
- I. **Beautiocentrism**—The belief that looks truly are everything

4. Consider each of the “centrisms” in the What-o-centrism exercise, and imagine how holding that point of view might shape our view of what “money enough” is.

5. Think back on the passage from Luke (12:29-34) we looked at earlier. Where is your treasure, and what is the “currency” you use for counting it? Dollars? Happiness? Friends? Devotion to God? Serving others?

6. Look at the list of capabilities on pages 27-28. Capabilities are those “truly important things to do and be.” After looking at this list, are there parts of well-being that you believe are missing? Do you have questions about any of the items?

7. It is disturbing for many of us (including me—Robert) to read the section on capabilities. Most of us routinely spend money on things that do not increase any capabilities but, rather, simply divert us for a time. For example: our only TV for years was a 13” black-and-white set we got for free in 1987. Something possessed me in 2001, and I went out and blew \$120 on a 13” COLOR TV (don’t ask what my wife said). We gave that TV away when we went to the mission field, and when we got back I made another bold move—I bought a 22” HDTV! Bigger and better in every way, right? So, what do I think every time I look at it? “Why didn’t I get a 32-inch!?” Has anything like this ever happened to you?

Look at your purchases over the last few months—are there things that did not increase capabilities, but simply filled a desire, or a passing fancy? Did you purchase things that you knew would actually work *against* developing capabilities, yours or others? I won’t ask why, but simply how, did you justify this purchase to yourself?

8. Are there *non-economic* ways in which you have ignored or reduced the building of capabilities in yourself or others in the last few months? Again, how did you justify this to yourself?

9. Were you surprised to read about the 100 million “missing women”? Common practices, from explicit to tacit discrimination against girls and women, yield the devastating result of millions of female lives devalued. Think generally about what is happening around you now: can you identify how econocentrism (along with other “centrisms”) brings the culture

to devalue people? How can we combat this tendency in our... Personal lives? Families? Communities? Nation? World?

10. Doug offers a hopeful account in which we align our values with our actions. As you step back and view the chapter as a whole, what practices come to mind for how you could live out your best values?

Resources

Read: Psalm 34

Key Verse: "O taste and see that the Lord is good;
happy are those who take refuge in him." (Psalm 34:8)

Sing: *Jesus the Very Thought of Thee*

Chapter 3: Discerning Desires

There is no shortage of preachers, on TV and elsewhere, who proclaim a so-called “prosperity gospel” for their primarily poor and middle-class audience. It certainly works for the TV preachers—many are mind-bogglingly wealthy. For their followers—not so much. Still, those who push prosperity know that, as that great theologian, Bruce Springsteen said, “Everybody’s got a hungry heart.” For what do we hunger?

 **ArtsBreak:** Obtain a recording of Janis Joplin’s song “Mercedes Benz” from her posthumously released album *Pearl*. Again, you can order the CD, or buy the song individually at iTunes or Amazon.com’s MP3 store. The song is layered with irony. Here is a woman who was almost universally disliked when a teenager for being a non-conformist. She now sings about conformity (and one-upping the Joneses) with an expensive Mercedes-Benz, while she herself actually drove a Porsche! Then, a few years ago, her sister sold the rights to this anti-materialism song to... who else?... Mercedes-Benz. The car giant uses the song in its car commercials!

The most painful part about the song is that this musical “prayer” is not all that uncommon. I remember a friend who had a “prayer wheel” stuck on the door of her refrigerator. On it were pictures of a yacht, a Rolls-Royce, a pile of gold coins, and a house the size of a Marriott. She was following a type (I would say a deformation) of Christianity that promised *plush* material rewards for steadfastness in prayer for, well, *those very* material rewards. Discuss ways that conformity and social pressures may shape your desires.

1. Doug has shown a variety of ways in which peddlers of goods and services of every imaginable type have learned to pitch to our hungry hearts. Since our hearts are so full of longing for so many things, it is hard to distinguish what we truly need from mere decoration. I will say, right now, that I don’t like cheap clothing, I drive a new(ish) car, and I appreciate a nice bottle of wine: I am not an ascetic by any stretch of the imagination (and neither is Doug). So, I, too, struggle with telling the difference between wants and needs.

Think about ads you see on TV or hear on the radio. Have you ever had the experience of not knowing about a product or service one minute but, after seeing an ad, being anxious to go out and buy it? Have you ever seen a commercial in which there is a close-up of someone’s mouth as they bite languorously into a piece of chocolate, and as you watch the faint smile of ecstasy spread across their lips, you discover that you have begun to salivate? Or, have you ever walked by the food court in the mall, feeling full and happy, and then the smell of baking cinnamon rolls hits you? A war starts between your brain telling you that you are full, and some ancient, hairy beast located in your stomach that *has* to have that whatever is making that smell. If this has happened to you, then you know about the manufacture of desire!

2. Now, take a moment to think about your pantry—or your garage, office, living room, or clothes closet. Can you think of items you have bought because of manufactured desire? Do any of them still have the tags on? In hindsight, which items do you wish you had *not* bought?

3. Consider the phrase “three moves equals one fire.” Most of us accumulate so much stuff that we throw out or sell many unwanted things before a move. By the time we have moved our home three times, we will have a whole new inventory of things. If that is true, *what does it say about what we buy for ourselves in the first place?* What we would end up buying if we asked ourselves, before a purchase, *What difference will this thing make in my life? How will I see it in six months? A year? Five years?* I am not saying that we should “move to the Amazon” as Doug puts it (and that would certainly create a new set of problems). I am simply asking you to consider, What would your buying habits look like if you took the future of the item into account?

4. You may have seen the knee-weakening figure on the amount of money a person can spend buying a medium (or is that “grandé”?) latté every working day—about a thousand bucks a year. I can only imagine that most of you (like me) wince when you spend that kind of money all at once. I wonder if some of the clutter in our lives would be reduced if we could take a “future view” on the usefulness and real desirability of the things we possess. How would you do this? What does it mean for your tomorrows if you buy the things you buy today? Do you think this future-thinking would be easier to do individually, in the household, or communally (e.g., such as in a study group or a church group)?

5. Let’s go a step further—beyond simply asking about an object’s future worth and desirability to us. In addition, let us ask what an object will mean to others, and to the world as well.

The things we buy leave as sure a “footprint” in the world as our feet do on the wet sand on the beach. We are familiar with the term “carbon footprint” to describe the putative effect certain purchases or uses have on the environment. In that same way, many other purchases affect lives in other neighborhoods, states, and countries. The effects of the footprint may seem hidden to us, but the impact can still be significant. So, when we buy something, its “desirability” must always be related to:

- the environmental impact of the object (materials, manufacturing processes, packaging, transport, display, intended use)
- the labor situation under which it was made (child labor laws, slave/prison labor, working conditions, etc.)
- various other economic factors, positive and negative, such as employment generated by the purchase, other items not purchased in its stead, and so on

Prayer: Shaping Desire

How do we deal with desire? Desire, after all, reaches down deep inside us, drawing its strength from sources so hidden that, many times, we have no idea what they are. What could reach so deep into our being without losing itself, or dissolving into mystery?

The answer comes from exactly where we started: with Janis Joplin’s requests to God. Of course, I am talking about prayer. For prayer (which is reaching out to God with

human tools of communication) invites God into our hearts to see our desires. If God sees our desires for the noble and laudable, *cannot God also see our most venal and ignoble desires as well?* And what about all of those mundane desires that seem neither laudable nor particularly venal—such as whether to buy a magazine at the checkout counter or to buy the cell phone with the extra feature? E. Stanley Jones, the great missionary and apologist, once said that prayer is aligning our will with the will of God: so, what would happen if we brought our desires before God?

No, it is not feasible (nor even advisable) to pray before every minor purchase, but, if we believe that God's will reaches into every area of our lives, wouldn't it make sense to pray before major purchases? Before setting a financial direction for our lives? When we are unsure what we should do. When we *are* sure that we shouldn't buy, but don't have the strength or the will to reject a purchase?

Community: Shaping Desire

Doug discussed in the book ways in which we “keep up with the Joneses.” It isn't necessarily a bad thing to compare ourselves with others—in fact, we are social, relational creatures. The question is *how* we compare ourselves and *with whom* we compare ourselves. Doug's friend Ken, for example, was a positive role model in traveling, literally, with only the stuff that he needed. Peers, neighbors, and friends have a powerful influence on our thinking and acting—and purchasing. In some ways, talking about material stuff is easy, but in other ways—especially if it is swimming against consumerism—it can be incredibly difficult. With whom do you speak regularly about money and buying things? Do you find it helpful? How might you broach this subject with others, such as colleagues, or friends, or fellow church or community members?

Resources

Read: Psalm 20

Key Verse: “May he grant you your heart's desire and fulfill all your plans.” (Psalm 20:4)

Sing: *Be Thou My Vision*

Chapter 4: Providing

Matthew 6:25-30 (NRSV)

²⁵“Therefore I tell you, do not worry about your life, what you will eat or what you will drink,* or about your body, what you will wear. Is not life more than food, and the body more than clothing? ²⁶Look at the birds of the air; they neither sow nor reap nor gather into barns, and yet your heavenly Father feeds them. Are you not of more value than they? ²⁷And can any of you by worrying add a single hour to your span of life? ²⁸And why do you worry about clothing? Consider the lilies of the field, how they grow; they neither toil nor spin, ²⁹yet I tell you, even Solomon in all his glory was not clothed like one of these. ³⁰But if God so clothes the grass of the field, which is alive today and tomorrow is thrown into the oven, will he not much more clothe you—you of little faith?”

When Jesus first said these words sitting on a hill in Galilee, it is well to remember who his audience was. They were, by and large, “people of the land,” country people who lived not much better than hand-to-mouth. In that day a fortieth birthday was a sign of longevity, and large families were a must because of high infant and child mortality. Life was never easy, but when times were bad—a failed crop, a rampant disease, an army on the march through the neighborhood—odds were you would be eye-to-eye with the reaper sooner rather than later.

1. What do you think Jesus meant to say? Was he trying to direct his audience’s attention away from their lifetime of hardship? Or was he trying to tell us something truer and deeper about life—what was it?

2. *Is there any connection in your mind between “having enough” and the presence of God in the world and in your life?* Let’s think about a few situations as a sort of “test” of our awareness of God’s provision for us—

Situation One—The Supermarket: How many times have you walked through the mind-boggling plenty of supermarkets without thinking about it? Do you imagine it is the bundle of money in your pocket that gives you your food in due season? Might you see the grocery’s bounty as evidence of God’s deep care for humanity?

Situation Two—The Counting House: Money is a very abstract thing, and it is difficult to remember that money is simply a way to convert labor and goods into a form that is easily tradable. Our money is simply a convenient way to carry the multitude of blessings we receive every day. Could you recognize God’s provision for you in your finances?

Situation Three—The Clothing Store: Walking down the aisles of a department store (or looking at the website of online merchants), it is easy to think of clothing as an abundant gift. But whether wool and cotton, or nylon and polyester, our clothing, and the labor that

went in to designing and making it, is a gift of God as well. Perhaps you are not as well attired as Solomon, but might your clothes be additional evidence of God's provision for you?

"Enough" begins to come clear as we begin to understand first that "[e]very generous act of giving, with every perfect gift, *is from above*, coming down from the Father of lights, with whom there is no variation or shadow due to change." (James 1:17 NRSV)



ArtsBreak: Elizabeth Barrett Browning, in her long blank-verse novel *Aurora Leigh* observed

truly, I reiterate, . . . nothing's small!
 No lily-muffled hum of a summer-bee,
 But finds some coupling with the spinning stars;
 No pebble at your foot, but proves a sphere;
 No chaffinch, but implies the cherubim:
 And, –glancing on my own thin, veined wrist,–
 In such a little tremour of the blood
 The whole strong clamour of a vehement soul
 Doth utter itself distinct.
 Earth's crammed with heaven,
 And every common bush afire with God:
 But only he who sees, takes off his shoes,
 The rest sit round it, and pluck blackberries,
 And daub their natural faces unaware
 More and more, from the first similitude.

Browning's poem tries to lift our vision, to help us go beyond seeing only blackberries hung among the leaves of a thorny shrub, to seeing the cosmic plot of providence displayed in its plenty. From her, we see the connection between the miniscule, divine intricacies of the tiny bee collecting nectar to the massive, divine complexity of the cosmos. And, in her close attention to the reality behind reality, she shows that while the bushes blaze with juicy berries, only the one who knows that God has placed the fruit there that "takes off his shoes" in recognition that he is on holy ground—meaning he (or she) understands God's providential goodness, and gives thanks for it.

Think back over the past few weeks of your life—what "common bushes" have been ablaze with God's providence for you? If you weren't aware of it at the time, how can you adjust your vision to see, as Browning did, God's providential hand in common providence?

4. After years and years of seeing horrible pictures of starving people in countries suffering from droughts and crop failures, were you surprised to read that our actual problem is not the scarcity of food, but ways to distribute the plenty we have? It is even worse than that—sometimes we even have ways to distribute the food, but war tactics, or corrupt officials

deem it to be more in their interests for people to starve, suffer and die than to be cared for. How do we transform this “distributional” way of thinking into effective action?

5. Have you seen famine pictures, or warfare pictures on TV or in magazines, and wondered to yourself “Where is God?” I admit that I have had this thought when looking at pictures of children, naked and starving, and then again when meeting such children in person during my family’s time in Pakistan. However, after reading what Doug says about problems of distribution, how do we know who is causing what?

Once we begin to understand human participation in, or even causation of, human suffering, the who question of providence begins to look different, doesn’t it? If we understand that there is more than enough to be shared around the globe, but that our systems do not easily accommodate sharing we have to begin to ask questions about *whether the systems we have for international cooperation and distribution of resources are sufficient for the situation of the world in which we live*. Our response to the suffering of the world, especially if we are determined to share what we have, must include some attempt to influence (using the example of Jesus as our model) governments and NGOs to “share” with those who are needy. How could you make your voice heard on these issues?

6. Anyone who watches more than a couple of hours of evening TV has seen a plethora of commercials for banks, brokerage houses, and other financial institutions encouraging us to plan responsibly for continuing financial health. What do you make, then, of Doug’s encounter with Neville Selhore and Sahara House? In our hyper-planned, obsessively tended financial situation, how do we develop a sense of God’s providence in our lives? Could it be that the simple act of reading and studying this book can help you gain knowledge of God’s providence for you?

7. What do you make of the Taizé Community in France? Obviously, this is no way to run a popular retreat center, right? “Just show up and we’ll feed you,” sounds like a recipe for spectacular failure. Countless thousands—perhaps a million by now—have seen the providence of God at work in the life of that community, but this raises a different question for us: Do we believe that God provides in and through community, and not simply through our own efforts?

In the United States, we have a strong ethic of independence and self-reliance. Yet, today it is clear that we live in a web of interconnection. The lights are on, the streets are safe, and the markets full *because we live in community*, not in independence.

We have often heard John Donne’s phrase “No man is an island, entire of itself; every man is a piece of the continent, a part of the main.” Donne simply rephrases something that every Christian should know. “For as in one body we have many members, and not all the members have the same function, so we, who are many, are one body in Christ, and individually we are members one of another.” (Romans 12:4-5)

8. This is the challenge we face in understanding our being created as male and female: are we so committed to certain prescribed gender roles that have little to do with our ultimate calling in Christ that we are willing to marginalize anyone, much less half the human race? What do you think is really going on in society when unequal pay is still being defended?

How do you reply to people who proof-text scriptural passages in an attempt to justify gender inequality?

9. Studies done by the United Nations and others have shown that, when women are educated and work in their communities, the general standard of living rises. We saw this directly in Pakistan, when we visited with the village elders (all men) in places where there was education for girls. These leaders recognized, and they were happy to tell us, how the health and wealth of their villages increased once girls were allowed to go to school and learn for themselves. Are there ways in which you (as a man or a woman) have participated in gender stereotyping that has contributed to the idea that women are, somehow, lesser contributors to the general well-being of society than men?

10. As a pastor, I think churches make a terrible mistake when they have “Stewardship season,” or “Stewardship Sunday,” for it implies that Stewardship is an event, held once a year, when church budgets get made. Stewardship, if it is to be actual keeping of all things, must be no less a general topic in church and Christian life than prayer or singing. In my congregations, I have encouraged talking about the “Three Ts”—time, talents and treasure, as the basis for year `round stewardship.

Think about your own life: what has God given you to care for? To make available for use? Using a sheet of paper and pencil, make a list of the specific things you have (using the “time, talents, treasures” rubric). Take your time, and be as specific as you can. Then, do two things:

First, use that list as the basis for a prayer of thanksgiving to God for God’s providence to you!

Second, using that list, since you have received these things from God in your life for God’s purposes, think about how you should be using these things, not as their owner, *but as their steward*. Do these things different to you know when you see them in this way?

11. Doug offers an important interpretation of John Locke’s concept of ownership—one that relates closely to stewardship. It raises this question: Seeing that there were people of substantial wealth and power all through the Biblical narrative, how should we think about owning things—even, maybe especially, many things—in the context of being stewards?

12. At the end of the chapter, Doug makes the point that he believes “...in a God of providence who does not will that almost 3 billion people should live on the edge of economic destitution, as they currently do.” Yet, we, as Christians, seem to be strangely self-concerned. Given all God has provided for you, what can you do to show people everywhere that God’s good gifts are for them as well as for you? What tangible steps might we, as individuals and as communities of faith, make to demonstrate that God’s good creation is for everyone?

Resources

Read: Psalm 104

Key Verse: “These all look to you, to give them their food in due season.” (Psalm 104:27)

Sing: *This Is My Father's World*

Chapter 5: Laboring

“Can work be, at the same time, both intrinsically valuable and a means to other goods?”

Wow! Talk about a big question. When Doug asks this question in the introduction to chapter five, many of us must feel a twinge as we think of what we do as labor, and how we feel about it. My labor (Robert) is to be a pastor, something that everyone assumes is automatically fulfilling. Yet 60% of the graduates from my seminary leave the ministry within five years of graduation. My wife, who has an MBA from an Ivy League business school, tells stories of her time in the admissions office there, interviewing and seeing applications from people who cared not a fig for the fulfilling possibilities of their labor. Instead, they appeared to have, as an admissions official put it, “dollar signs for eyeballs!” Can work be about more than perpetual disillusionment and/or money? This chapter holds out hope that work can be a part of a joyful, faithful life.

1. As we begin this chapter, let’s stop for a moment and *reflect on how we think and feel about our own work*. As Doug says, it is “any and all human activity that intends some productive outcome.” That means that any purposeful activity can be part of our good work, not just the thing that we do to receive a paycheck. First off, what do you consider to be your work?

2. Do you have the sense that your work is connected, somehow, to the larger economy, or to the wider world? Think expansively about the ripples that proceed from your labor: the people who are affected by what you do, the impact of the products that you help make or the services that you provide, the value that you create to support yourself or loved ones, and, perhaps, the jobs that you help create for others to labor and meet their commitments. How does this vision of interconnectedness make you think or feel about what you do?

3. Even if you have a job that seems to have limited scope for creativity, the truth is that labor creates value. Your labor, whether it is tightening screws, shoveling walkways, selling items, or thinking up questions about books, makes something: opportunities, capabilities, material items. In your creativity you reflect God’s own creativity, which is in evidence around us. Are you able to see ways in which your labor expresses creativity?

4. Are you surprised by Doug’s contention that, for societies as a whole at least, “there is no definitive relationship between levels of economic development and hours worked”? What compromises are necessary for those who work long hours? If you demand long hours from your employees, do you think about how they balance work with their families, or their involvements in church, community or world? Is your workplace adaptable to allow for more flexible working hours? Finally, do you think about yourself as a model for balancing work, family, and community? If not, then what would need to change in your own life for that to be the case?

5. In chapter two, we were introduced to *econocentrism* as “the belief that economic matters determine the ultimate worth of things.” In what ways has econocentrism affected

the way people interact at work? How does it affect work styles? Management and supervision of employees? How does being “management” or “labor”—or our relative pay grade—affect one’s view of other people with whom they work? What does our faith have to say about what our relations at work should be like?

 **ArtsBreak:** Obtain a recording of Mary Chapin Carpenter’s song “The Calling” from the album of the same name. Again, you can order the CD, or buy the song individually at iTunes or Amazon.com’s MP3 store. This song invites us to think about the concept of *call*—the feeling that one is meant to do a certain kind of labor in fulfillment of their own highest purpose. Mary Chapin Carpenter describes a feeling, an intuition, that she could not escape. Receiving a call is usually not as dramatic as a lightning strike or a conversion moment, but we can have the same sense of certainty. For others, discerning your calling is no straight path, but a series of experiences guiding you in a general, if meandering, direction. Have you felt this kind of leading in your own life? In what form did the call come to you? How would you help others to determine their own calling?

6. Does your community of faith, or your community (however you identify it) honor those who choose child-rearing as a vocation? How can you support individuals who make the decision to raise children as their primary vocation?

7. The reality is that some people cannot opt out of the labor market to care for children, and there are others who, for reasons of call, choose not to be a stay-at-home parent. How do you—or could you—support friends, coworkers, or others who seek to integrate child-rearing with work in the formal labor market?

8. Being aware of the calling on your own life does not make you immune from boredom, frustration, and disappointment at work. However, when we follow our calling, we begin to get the sense that, as Buechner says, our deep gladness is helping meet the world’s deep hunger. Do you feel that your present labor follows your own call? Have you ever “settled” (as have some of Doug’s students—see p. 90) for a job that had nothing to do with your calling? What did/does being in that job feel like? Are you “trapped” by the work you find yourself doing? Is there a way to follow your calling now? Why or why not?

9. We encouraged people, in chapter 3, to evaluate their purchases not only on how satisfactory they are to the buyer, but also on the effect the purchase has on others, the environment, etc. What about the labor you perform: if it harms others, the environment, etc., should you just quit? What standards can we use to determine if a job supports something bad enough that a person of good conscience shouldn’t do it anymore? For such jobs, when is it morally necessary to quit—no matter how badly a person needs the work? Seen differently, when is quitting a luxury that someone cannot afford?

10. We live in an age where we often fear inserting ourselves too much into others’ lives, so the concept of *external call*—helping others to discern their calls by explicitly recognizing

their gifts—seems like a dangerous or at least uncomfortable proposition. Yet, in some religious traditions (for example) the only way one can become a pastor is for enough other people to see the requisite gifts in another person and bring this to the attention of the congregation. Have you ever assisted others in understanding their gifts for any sort of vocation? Do you often “risk” complimenting others for jobs well done, for talents well employed, or ideas well executed? How could you communicate to trusted friends and colleagues that you are open to hearing feedback about your own work and sense of call?

11. In our discussion of vocation and calling, it is important that we remember that *calling* implies the ability of people to *hear a call from God, whether it be communicated through people or in some other way*. How much time and space do we provide for young people to consider their call? The Lilly Endowment has encouraged high school, college and seminary students to consider their callings through special grants and allowances for study and discernment. How can we, as friends, family, and fellow people of faith, guide those whom we know and care about to discern God’s call to them, and give them the space and resources to explore that call?

12. What do you do, or what could you do, to keep your focus on your overall sense of vocation? How can you step back from the daily or weekly grind to give thanks for the labor that you have to do, and to keep seeking out good work to pursue?

Resources

Read: Psalm 62

Key Verse: “...steadfast love belongs to you, O Lord.

For you repay all according to their work.” (Psalm 62:12)

Sing: *Take My Life and Let It Be*

Chapter 6: Recreating

O.K.—True confession time. While we were working on this study guide, I sent Doug a draft—on a Sunday afternoon. Within a few minutes, Doug saw the email on his Blackberry—while Christmas tree shopping with his family. He, of course, immediately called me on my iPhone to say he’d gotten it—I answered his call while using the leaf blower on the front lawn.

So much for the Sabbath. So much for work-life balance.

This story serves to show that we are certainly still trying to figure out many of these issues ourselves—and to put them into practice. And, in our economically driven and wired society, practicing what we preach about recreation is one of the most difficult challenges indeed.

1. What do you do to relax or revitalize yourself? How often do you take time to do those things?

 **ArtsBreak:** Obtain a recording of the late Harry Chapin’s song “Cat’s In The Cradle” from his album *Verities and Balderdash*. Again, you can order the CD, or buy the song individually at iTunes or Amazon.com’s MP3 store. If you are not familiar with this song, prepare yourself: it is not subtle. What does it say about the choices (and consequences) of our labor and recreation “balancing act”?

2. What are the obstacles and distractions that keep you from taking time, or making time, for recreation? Do you ever feel guilty when you take time for recreation? Why?

3. How many clocks do you have in your home? How often do you check your watch? Is your workday (or home life) broken into time periods—morning, midday, and afternoon, and so on? Or instead, do you plan hour by hour, or, as is the case with many attorneys, in six-minute intervals? What difference does your own “timeframe” make?

4. Once again, *econocentrism* rears its head. Now, its target is your time, and it wants to put a price tag on every second. However, the question to ask at the outset is *To whom does time belong?* The theological answer is that time belongs first and foremost to God. How do we even begin to make a determination of how God would want us to use our time? How can we be *stewards* of time, as well as stewards of resources? Remember that stewardship is “careful and responsible management of something entrusted to one's care.”

5. What kind of measure do you use to calculate what your time is *actually worth*? Is it what you are paid at work? What are the advantages of seeing time for its economic value? What *non-monetary ways* help you express the worth of your own time? Recall that Doug

introduced, in chapter 2, the language of “capabilities”—what people are able to do and be in their lives. What things does the gift of time make you *capable* of doing, achieving, or becoming? Tutoring a child, participating in political life, worshiping God, or playing soccer probably do not have a monetary value, but they have everything in the world to do with your well-being.

6. Some Americans have long made jokes about the liberal time-off policies in places like France and Germany. Yet, in those countries, there is a real commitment—reflected in legal protections—to guarantee that workers have real rights to healthy work schedules *and* real lives outside their work. This practice allows them to live with dignity and some measure of self-determination. The jokes, of course, center on low productivity and lackadaisical work ethic. How would you feel, in your own society, about mandated time off or enforced vacation time? Of course there would be some financial impact of these laws (see econocentrism, above). If money doesn’t have to rule the day, what part should it play in setting these work-time rules?

7. The U. S. has wrangled for a nearly century over the minimum wage. Those favoring it are never happy with it because it is so... minimal! A single human being would be hard pressed to survive independently on it, and a family of four with two parents working at minimum wage hovers right above the poverty line. Opponents of minimum-wage laws contend that such laws, interfering with the market, only hurt the wage earners at the bottom end of the scale, because jobs are cut or reduced every time the minimum wage is increased.

Is there room in the minimum-wage conversation about quality of life, especially for poor workers? Can we change the conversation enough by pointing out that the market is a mechanism to create efficiency, and not to create equity or serve human interests directly?

8. How do you feel about silence? Can you take it, or does quiet creep you out? Try the following exercise to see where you fall:

The Sounds of Silence

If you are alone:

Put down this guide, turn off TV, radio, iPod, cell phones, laptops, digital picture frames, etc. In fact, look away from visual stimulants, or close your eyes. Now put a pad of paper and a pencil (as Doug suggests on page 112) by you somewhere and just sit. When something comes to your mind, dismiss it, and be aware of banishing that thought. If the thought is truly “important”, write it down on your pad—just enough to remind you of what it was. Otherwise stay still and quiet. How long can you last at this? Now, compare this to time spent concentrating on a task. Or, watching a movie or TV. How does your ability to “stand” silence compare to these other activities?

If you are with a group:

Again, turn off all attention-getting devices, including the LCD projector you might be using in your class along with the aforementioned gadgets. Encourage everyone to have a good coughing and throat clearing session. Now, have an extended time of silence. Again, write down interfering thoughts, but try to concentrate on silence and being silent as much as you can. After four minutes, call time. Now, how did it feel to you to be silent for all that time? Obviously, silence adds something to the group, since your feelings about the silence are not the same as your feelings when you interact with others. Why is this?

After attempting this exercise, what possibilities do you see for yourself in being silent? If you were uncomfortable, can you put your finger on exactly why you feel this way? Bear in mind that God sometimes speaks in a “still small voice” as in the Elijah story in 1Kings 19:11-13.

He said, “Go out and stand on the mountain before the LORD, for the LORD is about to pass by.” Now there was a great wind, so strong that it was splitting mountains and breaking rocks in pieces before the LORD, but the LORD was not in the wind; and after the wind an earthquake, but the LORD was not in the earthquake; and after the earthquake a fire, but the LORD was not in the fire; and after the fire a sound of sheer silence. When Elijah heard it, he wrapped his face in his mantle and went out and stood at the entrance of the cave. Then there came a voice to him that said, “What are you doing here, Elijah?” (NRSV)

In almost every case, when God speaks to anyone, from prophet to pew-sitter, it is not in the voice of angel choirs, nor in flaming letters written by the Divine finger on the dining room wall. It is in the still small voice. There is something about quiet, about silence, that opens us to the deepest of truths, and to the truest rest.

How can you cultivate silence amid your work, personal, and community activities and obligations?

9. After our opening confession about the Sabbath, I feel a little sheepish about bringing this topic up. However, the Sabbath is the earliest provision for people to rest from their normal work. Besides, it is based on the person and command of God, so it cannot be easily dismissed. Here is my question for me as well as for all of you: *Why do we feel so strongly about the other great moral commandments, but many of us are so—mild—about recognition of the Sabbath?* Remember, keeping the Sabbath is one of the Ten Commandments, and although Jesus allowed for things like walking and healing on the Sabbath, he still very explicitly says “the Sabbath was made for humanity.” (Mark 2:27)

Sabbath
a day of religious observance and abstinence from work...
The New Oxford Dictionary

So, are there things you will not do on the Sabbath? Are there things you would not ask *others* to do on the Sabbath?

In what ways could you observe Sabbath, whether it is on Sundays or another day, and whether it is for the whole day or parts of the day? How might your life be different if you decided to observe the Sabbath *in some way* (you decide how this would happen)?

10. I know people who claim that they love their work—and I, for one, do! However, does loving your work mean you should take no time off? Is it possible that what you are, in reality, obsessed with your work—that is, you have become so focused on your tasks that you are afraid to take time away from them? Rather than assuming that “no time off” is good for us, we should consider alternative ways of allocating our time. Ask yourself, “What am I *afraid* will happen if I take more time off?”

11. We believe that none of us can succeed in allocating our time, including making space for recreation, on our own. Community is important in every sphere of life: work, home, church, neighborhood. How can you broach the topic of time within your workplace? In your communities?

12. Finally, what steps will you take to slow down, be quiet, and listen for a still, small voice that promises renewal and re-creation? What do you need to do, in very practical terms, in order to take time to recreate?

Resources

Read: Psalm 127

Key Verse: “It is in vain that you rise up early and go late to rest,
eating the bread of anxious toil;
for he gives to his beloved sleep.” (Psalm 127:2)

Sing: *Near To The Heart of God*

Chapter 7: Expanding the Community

Many years ago, in 1938, the essayist and playwright Dorothy Sayers wrote a book, *Are Women Human?* The title was obviously tongue-in-cheek, but only partly so: there were many in Sayer's time (and, I daresay in our own) who believed that women were human, but in a different, somehow lesser way than men. Such regressive views now bring well-deserved derision, but what about our attitudes toward people who are from other places, other cultures, and other faiths? Do we see them as fully human?

 **ArtsBreak:** Obtain a recording of Julie Gold's song "From A Distance" which has been recorded by Bette Midler and Nanci Griffith among many others. Again, you can order CDs, or buy the song individually at iTunes or Amazon.com's MP3 store. What does this song say about what a "God's eye view" would do for our world? For our nation? How do we move from the harmony of people-in-general from seeing the humanity of each and every person?

1. We do not have to ask if Doug's friend Jay would have walked into Wal-Mart and low-balled a clerk on a plasma TV. How do you understand the interaction Jay had with Diego? Was his approach a lark, based on a misunderstanding of the haggling system? Did Jay see Diego simply as a stranger whom he would never see again? Did he feel a freedom in dealing with a foreign man that he would have never felt with a fellow countryman? We cannot, and should not, judge Jay, in this incident that resulted from, and exacerbated, cultural differences. But we can, and should, ask *ourselves* how we would respond to:

- a well-dressed man with a briefcase who asks us a question on the street
- a group of teens (are they white? African American? Latino?) dressed in hip-hop clothing walking down the sidewalk toward us
- a hotel maid
- a group of "foreign-looking people" animatedly speaking their native tongue outside a shop
- a leathery-faced bearded man begging at a street corner

Do we *really* encounter human beings as human beings?

2. Borders—and guarding them—are a popular topic at the moment. Politicians and news commentators work themselves and their audiences into fits when talking about immigration, both of legal and illegal varieties. In the parable of the Good Samaritan, Jesus downplays talk of borders and restrictions in favor of human action and compassion. What is the implication for us, as we think about neighbors? What responsibilities does a sovereign nation have toward its citizens regarding borders, and how can this be squared with the demands of love and acceptance from Jesus?

 **ArtsBreak:** Obtain a recording of Tom Russell’s song “Who’s Gonna Build Your Wall” from his *Wounded Heart of America* album. Again, you can order the CD, or buy the song individually at iTunes or Amazon.com’s MP3 store. This (somewhat incendiary) song asks some difficult and uncomfortable questions. Why do U.S citizens, individually and as a nation, simultaneously hire and excoriate illegal immigrants? Russell has harsh words for some influential and affluent groups—words that arguably do little to raise the level of discourse on this tough issue. Yet he claims that his lyrics are intended to shine a light on America’s moral hypocrisy. How can we find language to talk to one another about these key economic and moral issues in ways that uphold the human dignity of all parties?

3. The Body of Christ exists around the world. What does it mean to you to see a Christian from another country, dressed in rags, uneducated, and hungry? Now, what if a person you sit with in church appeared in rags, hungry and dirty? Is there any difference, morally or theologically, between the Christian sitting next to you on Sunday, and one you see in a news feature? Doug recounts (p. 122) Adam Smith’s parable of the earthquake that kills millions of people in China—and the relative indifference that Westerners would feel toward that tragedy. Smith emphasizes that we need *moral imagination* to be able to empathize with those who are otherwise different from us. How do we develop such theological and moral imagination to be able to get past our own borders? How can we extend our empathy beyond those who call themselves Christian to reach all people?

 **ArtsBreak:** Find a copy of Samuel Clements’ (Mark Twain) *The War Prayer*, which is freely available on the web, and in several versions in print. This short story (only 1300 words or so) takes place in church on a Sunday morning when a stranger walks into a church to announce that the pastor’s wartime prayer in support of their ‘side’ will be answered, if they truly understand what they are really asking God to do in giving them victory. The visitor prays the prayer they are actually praying as follows:

O Lord our God... help us to drown the thunder of the guns with the shrieks of their wounded, writhing in pain; help us to lay waste their humble homes with a hurricane of fire; help us to wring the hearts of their unoffending widows with unavailing grief; help us to turn them out roofless with little children to wander unfriended the wastes of their desolated land in rags and hunger and thirst, sports of the sun flames of summer and the icy winds of winter... for our sakes who adore Thee, Lord...

Yeesh! Who would pray this prayer? Yet, the reality of war is that this is what it takes to fight and win. Clements’ question is obvious: *have we objectified others in order to feel “O.K.” about how we treat them, not just in war, but in other ways as well?* Is true community between people of different races, ethnicities, nationalities, etc. possible in this condition? In what ways can this separation be overcome?

4. Did Doug's statement startle you that the median income for a person in the world today is less than \$2,000 a year, and thus that everyone reading this book is rich in global terms (p.4)? Have you ever thought about what economic inequality really is, and what it means for those who live on the "underside"? Doug recommends, for those interested in understanding questions of economic deprivation and progress against it, the annual Human Development Reports, published by the United Nations Development Programme (UNDP—available at www.undp.org). The following World Bank Web site provides introductions (and more advanced approaches) to various aspects of global inequality: <http://tinyurl.com/yh3u3gs>.

What "blind spots" does the affluence we experience leave us with in relation to those who are truly poor? What sorts of things do you imagine might be hidden from us by our own sense of well-being?

5. Part of our awareness of global issues of poverty, inequality, and human interconnection is shaped by the sources from which we get our information. One news network says: "We Report, You Decide", but, the truth is that even deciding what to report and how to report it frames what we know about the world around us.

Not long ago, getting international perspectives meant expensive (and slow) mail subscriptions to foreign newspapers and magazines. Now, a world of reportage and opinion is as far away as your computer, or TV.



Here is a little experiment: This week, choose a significant news story, and instead of just tracking it through U.S. news organizations, choose 3 or 4 news organizations from different countries as sources. The easiest way to do this is through Internet Web sites (one place to start would be at a site like <http://www.onlinenewspapers.com>). Try to be as wide-ranging as possible, and select at least one source from some country that you imagine wouldn't be very friendly to your point of view. Read them over a couple of days, and compare what they say to the U.S. sources you read. What differences did you see in the coverage or opinions expressed by editorial writers? Did your perspective change as you read these alternate sources?

 **ArtsBreak:** Obtain a recording of the U2 song "Pride/In the Name of Love" from their *The Unforgettable Fire* album. Again, you can order the CD, or buy the song individually at iTunes or Amazon.com's MP3 store. There are many levels to this song, but at its most basic level, it is a song about the power of individuals to effect change and the lives of others. It is full of references to individuals whose actions transform the world—most predominant are U2's references to Jesus' life and death on behalf of humanity. There is also reference to Martin Luther King Jr.—and Doug mentions how U2's lead singer Bono wishes to inspire others to take Dr. King's U.S. dream to the rest of the world. As you listen to this song, do you believe that individuals can effect change on a global scale? What difference can this make, if any, for your own everyday practices?

6. Josef Stalin is said to have stated, “When one dies, it is a tragedy, when a million die, it is a statistic.” When we hear, for example, stories of suffering on a massive scale, it is easy to feel disconnected and helpless. Even on a grand scale, “government” doesn’t respond to tragedy and emergencies—*people* within governments see and respond to these events. People, not machines or formulas, make aid appear, and camps for refugees materialize. The enormity of human tragedy does not have to paralyze us. Do you support any agencies that seek to address large-scale tragedies? Do you know what agencies are active in attacking human scourges, like disease, poverty, needless endemic disease, etc.? Many Christian denominations have disaster response offices, not to mention a host of agencies, each addressing disaster and tragedy in their own ways. Have you ever written your representative or senators about government support for disaster relief efforts?

7. We are most comfortable when we have boundaries: limits that help us define ourselves and others so we will know how to best deal with them. Family, neighborhood, city, state, nation; church, area, denomination; race, ethnicity, class. As we apply these categories to our lives, our circles of influence and concern are brought into manageable chunks. Cognitively, to make sense of our world, we like it like this. But then, there’s Jesus guy, always upsetting things. In the story of the Good Samaritan, what does Jesus say is the quality that makes one a neighbor? What qualities seem to be irrelevant?

Remembering the Key



At the beginning of this study, we identified what Doug sees as the key to this book:

“Christian economic practices are rooted in the joyful, grateful response to the God of grace. God gives life, and life abundant.”

God gives this life-affirming gift to all people, regardless of zip code or passport. Jesus’ injunction to those who heard him was to go forth and make neighbors out of those in need. As with all else in life, for Jesus, such a response is simply the way we respond in our everyday lives to the God of Grace.

Who is a neighbor to you? What do you need to do to expand your circles of community?

Resources

Read: Psalm 100

Key Verse: “Know that the Lord is God.

It is he who made us, and we are his;

we are his people, and the sheep of his pasture.” (Psalm 100:3)

Sing: *All People That On Earth Do Dwell*

Chapter 8: Doing Justice

Chapters 8 and 9 pose some real challenges for many of us. Usually, when we talk about economic life in the United States, we do so *pragmatically*: we talk about what “works” and “what doesn’t.” Typically this means that there are some things that make us (economically) richer, and other things that do not. Yet thinking only about our own financial benefit is econocentrism at its finest. What Doug is asking us to do throughout *Money Enough* is to think **theocentrically about economics**. This chapter introduces us to some of the most difficult aspects (for the modern econocentric Westerner) of faithful economics, namely the theologically-informed practices of commutative, distributive and social justice.

Doing Justice:

Helping to render to all people what they should receive as children of God and to be good stewards of God’s creation.

To say that we seek justice, especially in a theological account of economics, means that we seek God’s perspective on what is right, wrong, and best with regard to the origination, creation, distribution, and consumption of material and wealth.

Doug has cited throughout *Money Enough* instances from the Bible in which the “normal” economic course of things has been rejected by God, either through instructions to the people of Israel (the Jubilee year, the preferential option for the poor) and the Christian church (the Sermon on the Mount, the communal practices of the early church). Now, the question of *economic justice* must be answered, for, as we have read *Money Enough*, we have come to understand economic questions as being much more than only personal ones. The question of “enough,” when viewed theocentrically must also be viewed in the larger arena of community and world, for these are as much of concern to God as is the individual.

1. Let’s linger over the word “justice” for a moment. Nowadays, we hear about justice in connection with crimes and courts, but justice is a much bigger concept and set of issues than the admittedly fundamental legal aspects. But the prophet Micah (6:8) outlines what God’s followers should be like:

He has told you, O mortal, what is good; and what does the Lord require of you but to do justice, and to love kindness, and to walk humbly with your God.

After reading the chapter in *Money Enough*, what do you imagine “doing justice” might mean for us today? How does the doing of justice’s connection with the loving of kindness in Micah 6:8 inform your answer?

2. Despite our warm feelings about the term “charity,” there are real reasons to be suspicious of sole reliance upon charitable giving to help the poor and disadvantaged. To be sure, there is a real need for straight up giving—those caught in disastrous circumstances need immediate assistance. However, you probably know the old saying “Give a man a fish and he eats for a day; teach him how to fish and he eats for a lifetime.” This is actually a saying about increasing *human capabilities*, and not just stopgap solutions.

Think about your own giving: do the organizations you support focus more on acts of *charity* or on changing systems toward *justice*? (In what ways do these things overlap?) Bread for the World is one faith-based organization in the United States that

focuses not on acts of giving, but on changing U.S. foreign policy as it relates to hunger and malnutrition around the world. Begun also forty years ago by a group of Protestants and Catholics led by Arthur Simon (brother of the late U.S. Senator from Illinois Paul Simon), Bread for the World depends upon a strong church-based, grassroots movement to lobby U.S. congressional leaders for more just public policies to benefit hungry people around the world. Do you give to any organizations that aim to increase human capabilities in the disadvantaged, work to change unjust systems, or enable people to more fully participate in their societies?

 **ArtsBreak:** Obtain a recording of Bruce Cockburn’s song “Mighty Trucks of Midnight” from his *Nothing But a Burning Light* album. Cockburn says he wrote this song as a response to NAFTA—the North American Free Trade Agreement. Many little towns in his native Canada were “single industry” towns, where the major employer was a factory branch of a U.S. company. Laws restricting free trade made these little factories viable, but the passage of NAFTA caused the factories to close, and the work move to one of the many *maquiladoras*—foreign-owned factories near the border with Mexico, where wages were very low, and concerns about worker’s rights was even lower.

Cockburn’s song makes clear some important and troubling consequences of free trade. What should we do when there appears to be a tension between the well-being of workers in Canada (or the U.S.), on one hand, and the well-being of workers in Mexico, on the other? Should we ask about who suffers more—Canadians without jobs, or Mexicans without jobs? Do you believe there should be free trade between countries? How would just labor laws in all countries change the dynamics of this issue?

3. One of the consequences of using a justice criterion in economic matters is that there be equitable market conditions between partners in transactions. This is the specific concern of *commutative* justice. Doug lines out for us the many different levels through which an object may pass on its way to the consumer. Manufacturer, laborer, transporter, importer, warehouse, wholesaler, retailer, all of which must be treated fairly, and who must treat others in the same way. This does not even address environmental and political concerns. Policing all of these levels for fairness is enough to make you throw up your hands in surrender!

However, Doug’s relating of the story of United Students Against Sweatshops is quite instructive. We might put its lesson to us this way:

If one person asks penetrating questions, it is an annoyance.

If ten people ask penetrating questions, it is a concern.

If a hundred people put out a press release, it is a public relations problem.

If a thousand use all of the media and Web resources at their disposal, it is time to get serious.

When you think about “domestic” economic policies, try also to understand what impact they will have on people in other places. When evaluating what officials say about foreign policy, try to “globalize” your thought and opinions. How might you use your globalized

Economic Globalization: the integration of national and regional economies into a whole through trade, foreign investment, capital flow, migration, and the spread of technology

thought to influence legislators? Do you believe that your own voice could have an effect of their consideration of the world's poor and disadvantaged in their work?

4. In what ways do your own shopping/consuming habits have global ripples? Have you ever seriously tried to track something from field to factory to store? Here is an experiment for you, or for your group to try:



The Great Skirt or Shirt Chase: Choose an item of clothing, preferably one “Made in the U.S.A.” (good luck). Try to find out everything you can about its manufacture. Find the manufacturer on the web, and email them to find out things like, Where was the cloth made? The thread? The buttons? Fasteners? Labels? How did they receive materials to make the item at their factory? How did they ship them to their customers? Are their workers unionized? Are their suppliers’ workers? What is the average wage of someone making the item? How many shirts or skirts does the average maker make in a workday?

Sure, some will be put out, and others won’t tell you much. (If you can’t find at least some of this information with a little web surfing and a few emails, then what does that say about the global economy?) Still, a little persistence goes a long way. And while you can’t do this for every item in your house, just the knowledge that people are watching is an incentive to righteousness!

5. We are not so well-off financially in our house that we are not bargain hunters. The Internet has exacerbated this tendency substantially. I have begun to wonder at what point we, with our insistence on the lowest possible price for everything, begin to work against the values we profess. I surf for the lowest price and a 5-star customer rating. But what about their labor practices, their environmental practices, and so on? I often don’t even know where they are located geographically.

As I bargain-hunt, I wonder about these justice questions. How much more, for example, would you be willing to pay for an item that had impeccable justice credentials? Ten percent above the equilibrium price? Five percent? Maybe a few pennies? This is an important question to ask, because if we begin to get the answers we are seeking in question 5, the information we get back may not be so cheery when it comes to those bargains we love. What are you willing to pay to see economic justice done?

6. There are a number of “fair trade” items out there in the marketplace. Most of us have seen fair trade coffee, or textiles. Have you ever seen a fair trade lawn chair? Or fair trade plastic food container set? What if something we really want—or need—is made only under patently *unfair* trade conditions? Would you forego purchasing that item to uphold principle? How “unfair” would the item have to be before you would not buy it?

7. One of the hallmarks of the free market is its voluntary nature—no market can be free if coercion is involved in the transaction. This includes coercion on matters of employment. Typically, well-off and well-educated people have many choices, even in tough times. Many other enjoy few good choices to feed a family, pay rent on a house, to build a decent life for their children. What are the limitations on how “free” people can be in a free market?

8. Some people advocate creating favorable climates for business and wealthy investors by passing advantageous tax and regulatory legislation, believing that greater prosperity for this sector would create general prosperity, and “a rising tide will lift all boats.” Doug’s college mentor, Dr. Charles Ratliff had a wince-inducing rejoinder to that saying: “A rising tide may lift all boats, but what if you don’t have a boat?” This is the central issue in *distributive* justice.

Earlier in *Money Enough*, Doug talked about Amartya Sen’s concept of capabilities as the way we should think about what a just economy should promote, instead of fixating always on money. Distributive justice focuses on exactly this aspect of existence: not that anyone should have the good life presented on a platter, but that *everyone should have roughly the same capability to participate in society*.

Look back at pages 27 & 28 of *Money Enough*. There is Doug’s list of fundamental human capabilities. Looking at that list now (along with any additional items—or caveats—you may have added), how do we create, as a nation, and as citizens in a globalizing context, greater opportunities for people to gain these capabilities? It is not simply a matter of throwing money around, although money is needed. What else would be needed to “grow” capabilities in populations in need? How can that be done in your community? Nation? World?

9. God’s “preferential option for the poor” is another way of stating that God has placed humanity in a situation in which mutual caring is necessary if there is to be a society of justice, kindness, and humble obedience. Looking specifically at the city or community in which you live, what problems face the poor in living lives that create and allow for human capability? What keeps them from exercising their rights as citizens (think courts, costs and the lack of legal aid lawyers)?

10. What structures, programs, and people would it take to get to that point in your community? Do you think your community’s leaders and your legislators would be willing to discuss assistance for the poor and disadvantaged in terms of capabilities? How could you introduce this important concept to people in power in your community? At the state and national levels?

11. Doug recounts the stirring examples of the Grameen Bank, and other organizations involved in microcredit enterprises around the world, in his discussion of *social* justice. This is at the very heart of helping the poor move from simply possessing foundational human capabilities to becoming individuals who contribute to the community. They, in turn, will raise capabilities in others. Supporting these international institutions is certainly one way to help in the global community.

For economically vulnerable people in the United States, too, it can be extremely difficult to get the resources necessary to improve their lives from banks and other financial institutions. In Virginia, we have been about the business of trying to reign in predatory lending practices among so-called “payday lenders.” They defend themselves by saying that they are the lenders of last resort for the poor, and this claim is, in many cases, unfortunately correct. Being a last resort, payday lenders know that they will have borrowers even when they charge upwards of a 300% annual interest rate.

Do you know who the poor can go to for a non-usurious loan in your area? Is there *anywhere* they can go? If you do not know the answer, try calling local organizations like the United Way, and find out what they can tell you. Again, if there is no way for people to get access to credit, which is the key to developing many of the basic capabilities, how will their lives ever be any different? How might leaders in your community, including perhaps the faith community, take up this issue?

12. This chapter lays out the importance of justice in our economic system, but Doug has emphasized the ways that justice is not limited to economic dealings alone. From the justice of the actual exchange we have moved to consider distribution and contribution to society by and for all people. The global nature of these challenges are surely daunting—they certainly can be overwhelming to both Doug and me. So, at the end of this chapter, I want to ask about justice in our personal lives—in the way we deal with others. Are we just in the way we relate to those in our families? Our churches? Workplaces? Communities? Think this over carefully—and privately. Justice, it could and should be said, begins at home. And justice extends from the domestic level to the global level; this insight leads us toward chapter 9, on sharing.

Resources

Read: Psalm 72

Key Verse: “May he judge your people with righteousness,
and your poor with justice.” (Psalm 72:2)

Sing: *God of Grace and God of Glory*

Chapter 9: Sharing

 **ArtsBreak:** In preparation for this chapter, obtain a recording of Randy Newman's song "Burn On" from his *Sail Away* album. Again, you can order the CD, or buy the song individually at iTunes or Amazon.com's MP3 store. WARNING! Switch on your sense of irony and make sure it is fully functional before listening!!!!

It is the summer of 1969. A river in Ohio—on fire! Those of you who are reading this and are of a certain age surely remember this memorable sight from the evening news. It was *a failure of community*. And it was a failure to show any respect for creation.

I grew up when grey, greasy skies were heralded as harbingers of progress, and clouds of leaded gasoline exhaust, mixed with clouds of cigarette smoke, streamed from every passing car. The change in mindset from that time to our current attitude, when individuals, governments, and corporations must at least attend to environmental concerns, could hardly be overestimated. That night, as Americans watched a river billow fetid, sooty clouds into the already polluted sky, something snapped.

What snapped was the slender strand of denial that kept Americans from admitting that they were fouling their own home, ruining their own health, and disrespecting the natural world that provided for their lives. The nascent environmental movement, until then regarded by most people as a knuckleheaded hippie thing—gained credence. Suddenly, people were willing to admit that people and production had something to do with the mounds of trash, filthy sky, and murky water, and demanded—and achieved—a cleaner America. This doesn't mean that all is well; the American economy produces by far the most greenhouse gases per capita as any economy in the world. *We, as a whole, still fail to see our responsibility for the condition of our earthly home!* There is work to do.

1. Doug makes a distinction between being the owner of the planet, and being stewards of the planet, on page 161. How is being a steward different from being the owner?
2. Doug writes of some of the ironies and inconsistencies that surrounded the "Live Earth" Concerts in 2007. We probably have problems with these practices as well. Are there ethical obligations that you have special trouble meeting, especially with relation to the environment? How do we even recognize ethical environmental issues?
3. By now, the Kyoto Protocol has been around for more than 10 years, and it is still unsigned by the U.S. To what extent does a government have an obligation to its citizens that trumps an obligation to the rest of the world? Posed differently, what global, or creation-wide, obligations should frame national reflections and actions based on self-interest?
4. The Plague of the Plastic Water Bottles (trash, wasted resources, added cost, potentially harmful chemicals, etc.) is an international problem, exacerbated by our addiction to

convenience and comfort. Have you considered your own lifestyle, and what consequences your consumption choices have on the environment? There are several ways to assess your environmental footprint, one of which is the Environmental Impact Calculator at

<http://www.lowimpactliving.com/pages/impact-calculator/impact-calculator>

As you view your results, think not as an owner, but as a steward. How do things look different from that perspective?

5. Have you had a home “energy audit?” In many areas, your local utility company will do them for a modest fee, or at no (direct) cost.

6. Should you dump your SUV for a hybrid? Your large sedan for a micro-car? There are many issues, not the least of which is buying yet another high-carbon footprint manufactured item before you need to. There is a “Gas-Guzzler Trade-In Calculator” at <http://www.edmunds.com/calculators/gas-guzzler.html> among other places that can help you make reasonable decisions about such things. Remember: being enviro-trendy can be just as destructive as plain old trendy if it nothing but an excuse to get a new car!

7. In many places in the area in which Doug and I and our families live, there is a distinct disdain for things like sidewalks and streetlights—things which imply there is some expectation of people walking places. Look at your own neighborhood and metro area: is there much in the way of planning for foot-traffic (and neighborhoods traversable by foot)? What attention do you see directed toward providing *public goods*, as defined on page 167? For instance, is there a public transit system and easy access to inter-city public transit? Such amenities are always a matter of planning *and* will. Talk to your community’s public works officials about growth planning that incorporates the concept of public goods. What would it take for people to believe that well-thought-out public goods are more efficient at providing well-being than individual consumer goods are? Do you believe it?

8. Although there are many ways to think about how our giving should be allocated, it is hard to know what a “giving enough” might be. The Bible’s concept of “tithe” is a place to start, of course, but having at least a well-thought-out suggestion to guide us is not a bad thing.

In the book, Doug mentions Peter Singer, a well-known utilitarian ethicist and philosopher at Princeton University. Singer is not simply concerned to issue disembodied knowledge. Instead, he has analyzed issues of the ethical obligation of those who have more than they need to live to help those living in “extreme poverty.” His most recent effort is his new book *The Life You Can Save: Acting Now to End World Poverty* (available on the web, or at your local bookstore). On his website,

thelifyoucansave.org, he offers a chart that can be a starting point for your own deliberations. Singer uses what others have called a “graduated tithe,” in which those with the most resources end up contributing the most. His chart, which he has graciously granted us permission to reproduce here, is not draconian but, rather, a reasonable attempt to create something that most people can follow.

<i>Income Bracket</i>	<i>Donation</i>
Less than 105 000 U. S. Dollars (USD)	At least 1% of your income, getting closer to 5% as your income approaches 105 000 USD
105 001 USD—148 000 USD	5%
148 001 USD—383 000 USD	5% of the first 148 000 USD and 10% of the remainder
383 001 USD—600 000 USD	5% of the first 148 000 USD, 10% of the next 235 000 USD and 15% of the remainder
600 001 USD—1 900 000 USD	5% of the first 148 000 USD, 10% of the next 235 000 USD, 15% of the next 217 000 USD and 20% of the remainder
1 900 001 USD—10 700 000 USD	5% of the first 148 000 USD, 10% of the next 235 000 USD, 15% of the next 217 000 USD, 20% of the next 1 300 000 USD and 25% of the remainder
Over 10 700 000 USD	5% of the first 148 000 USD, 10% of the next 235 000 USD, 15% of the next 217 000 USD, 20% of the next 1 300 000 USD, 25% of the next 8 800 000 USD and 33.33% of the remainder

This is not the only way, of course, to think about how much we can give. So here is an exercise—to do by yourself or, as appropriate, with your spouse, household partners, and/or family: *“This is what I (or we) need to live with the basic capabilities and level of reasonable comfort and convenience that is appropriate for someone who seeks to be a steward of God on the earth.”* This is admittedly no easy task—indeed it is the heart of the matter. How much should we prepare (and save) for the future? How comfortable is appropriate, and what is just luxury? These are the very issues you will grapple with and discuss with your loved ones.

9. One of the Twelve Steps that those who belong to groups like Alcoholics Anonymous must do is what they call a “searching and fearless moral inventory.” In this step, those on the 12-step path try to discern how their natural desires have warped their perspective on themselves, and their perspective on others. Doing this moral inventory is just one station on the way to wellness, but it is necessary to do, or, otherwise, self-deception can continue unchecked.

So, in light of the book’s theme and what we have already said about desire, I am recommending that we undertake a *Searching and Fearless Household Inventory*. The issue here is money enough, and (by inference) stuff enough as well. *Walk through your house, and see each of your possessions in the light of “enough.”* Do you need it? Can you afford it? Does it increase your capabilities, make you happy, or just satiate a desire? What, in your house do you really truly need?

The purpose of this exercise is not to engender guilt, but is, as Doug puts it, to reflect “gratitude for God’s grace” (p. 170). And, yes, it is not just an issue of what you have, but what you are doing with it. Having \$500,000 in the bank protected by the FDIC and, if necessary, with a flamethrower is no more righteous than frittering away everything on consumer goods. Neither person is contributing much to others. The net effect for everyone

is nearly the same. (Of course, there is some difference: the savings account spurs, via a multiplier effect, investment, but the purchases spurred production and employment. Neither practice has as direct or efficient effect on the poor as targeted contributions and investments in others' well-being.)

When you view what you have (as was suggested earlier in this guide) as a gift from and trust for God, you understand that your vocation, broadly considered, is to use all that you have to help expand human capabilities not only for yourself and loved ones, but for others as well. The scripture (1 Cor. 8:13-15) that Doug quotes on p. 171 is worth repeating in this context:

I do not mean that there should be relief for others and pressure on you, but it is a question of a fair balance between your present abundance and their need, so that their abundance may be for your need, in order that there may be a fair balance. As it is written, "The one who had much did not have too much, and the one who had little did not have too little."

How does this passage change our view of our financial resources?

10. In the guide for chapter 8, the final question raises the issue of justice in the domestic sphere. Is there a conscious ethic of sharing among the members of your home? If there is an agreement that one adult stays home to care for the home, or otherwise is unemployed for an agreed upon reason, are the words "Who makes the money around here?" ever heard? If you are in a context in which both partners work, is there an awareness that sharing of resources—including time—is part of what about a good and right relationship is about? How easy or tough is it for you to talk about these issues?

11. Now that you have done several exercises to define "enough" for you, think for a moment about the capabilities that have enabled you (or will enable you) to reach that level of "enoughness." Consider, also, what role government/public spending has had in your achievement of this goal. (Public schools or colleges? Public roads? Clean water to drink? Tax breaks for homeownership? Public sidewalks or parks?) Now consider the amount of public debt the U.S. government is assuming, including for the achievement of these and other public goods. Do you think we are going to leave a legacy to later generations that will enable them to enjoy the same capability-enhancing public goods we have enjoyed? If not, what would it take to responsibly pay down our public debts, while not compromising our ability to develop capabilities in our citizens? Doug suggests that a key dichotomy, alongside this present-future tension, is striking the right balance between private consumer goods and public goods. How do we, in an individualistic context, convince ourselves and our neighbors that public investment is fundamental for our communal—and individual—well-being?

12. I cannot do better, in closing, than Doug has in asking questions that bring this project "home"—that attempt to situate these principles in our daily lives. What are your answers?

First: *How Much Is Enough?*

Second: *Enough Of What?*

Third: *Enough For Whom?*

Fourth: *Enough Until When?*

Fifth: *Enough For What?*

Resources

Read: Psalm 148

Key Verse: Praise the Lord from the earth,
you sea monsters and all deeps (Psalm 148:7)

Sing: *Morning Has Broken*

A Postscript

It may have seemed to some of you, before picking up *Money Enough*, that living faithfully in the global economy is not as obvious a Christian practice as prayer and fasting are. However, making economic decisions is a daily, if not hourly, occurrence for all Christians. Finding ways to be faithful and grateful in this area of our life is an essential exercise in discipleship. In the long run, though, the question for us is not “what shall we buy?” but “what sort of stewards will we be?” It is our hope that *Money Enough* and this guide have helped you to begin to think creatively, critically, inclusively, and even joyfully about this inescapable area of practicing our faith.