



Christian Reflection
A Series in Faith and Ethics

Christian Reflection
Center for Christian Ethics
Baylor University
One Bear Place #97361
Waco, TX 76798-7361
Phone 1-866-298-2325
www.ChristianEthics.ws

The Center thanks the
Cooperative Baptist Fellow-
ship for its financial support
of these study guides.

© 2007 The Center for Christian Ethics

Study Guides for

Global Wealth

These guides integrate Bible study, prayer, and worship to explore economic globalization and the significant trends in global wealth from a Christian perspective. Use them individually or in a series. You may reproduce them for personal or group use.

Global Poverty: Beyond Utopian Visions 2

The crisis of poverty in the world's largest cities, which is growing exponentially worse in the era of globalization, should not paralyze us. Scripture may not offer an easy answer, but it provides a consistent moral imperative.

Global Inequality 4

Are the world's rich and poor growing closer together or farther apart? Why should we care either way? Inequalities matter when they obstruct persons from realizing their human dignity in their own communities. The Christian story expands our moral vision to see every person not as a potential consumer in a global market, but as a reflection of God's image.

An Economy for the Earth 6

The earth's capacity to sustain life is threatened by our burgeoning population and growing material demands. We are depleting earth's nonrenewable resources and exceeding the environment's capacity to absorb the pollutants we discard. How did we get ourselves into this mess?

Is Economic Globalization Good News? 8

We are living in a time of profound change as national economies become integrated into a global economic system. What is globalization's impact in countries where many people live in absolute poverty? And why are these economic changes causing the greatest anxiety in richer countries?

A Just and Living Wage 10

Wages, because they are compensation for work done by children of God, raise significant issues of human dignity and equity. Christians cannot ignore wages, but our reflection cannot be conducted within a theological cocoon. We must grapple seriously with the practicalities of economics and business administration and politics.

Investing in the Global Age 12

If we keep our money anywhere but in the mattress, it is being used to finance other activities. We enter the economic fray not only by necessity but also to see God's will—for economic justice and compassion—done on earth as it is in heaven. Can we invest in a way that furthers God's Kingdom?



Christian Reflection

A Series in Faith and Ethics

Focus Articles:

📖 Global Poverty:
Beyond Utopian Visions
(*Global Wealth*, pp. 11-17)

📖 Do Justice —
Keep It Simple
(*Global Wealth*, pp. 60-64)

What do you think?

Was this study guide useful for your personal or group study? Please send your suggestions to Christian_Reflection@baylor.edu.

Christian Reflection

Center for Christian Ethics
Baylor University
One Bear Place #97361
Waco, TX 76798-7361
Phone 1-866-298-2325
www.ChristianEthics.ws

© 2007 The Center for Christian Ethics

Global Poverty: Beyond Utopian Visions

The crisis of poverty in the world's largest cities, which is growing exponentially worse in the era of globalization, should not paralyze us. Scripture may not offer an easy answer, but it provides a consistent moral imperative.

Prayer

Scripture Reading: Luke 6:20-26

Meditation

The earth belongs not to the rich. It is not from your own possessions that you are bestowing alms on the poor, you are but restoring to them what is theirs by right. For what was given to everyone for the use of all, you have taken for your exclusive use. The earth belongs not to the rich, but to everyone. Thus, far from giving lavishly, you are but paying part of your debt.

Bishop Ambrose of Milan (340-397)

Reflection

Biblical scholar Tom Phillips admits that often when he faces the growing despair of the urban poor — like in the slums of Tijuana, just twenty miles south of his comfortable San Diego home — he “would like to flee to the Bible and retrieve a simple and permanent solution to the crisis of global poverty.”

Some have claimed there is a simple solution in the communitarian practice of the early Jerusalem church, where “no one claimed private ownership of any possessions, but everything they owned was held in common” (Acts 4:32). However, soon those Christians needed financial aid from churches outside Judea (Acts 11:27-30). “In Luke’s eyes, the entire Jerusalem project was likely viewed as a well-intentioned failure,” Phillips notes. “Such extraordinary generosity provided relief in the short term, but also planted the seeds for a longer-term disaster.”

Looking further in Luke-Acts (the two biblical books he researches), not to mention the rest of Scripture, Phillips finds “a flood of competing and conflicting answers to the problems of wealth and poverty.” Unfortunately, he warns, we too often allow this great diversity of biblical responses to distract us from the deeper truth that pervades Scripture: “the integrity of the people of God, as the people of God, is dependent upon their sustained and concerned effort to eliminate the affront of poverty from the goodness of God’s good creation.”

Phillips notes that while it provides no “comprehensive program for a Christian economic system,” Scripture teaches:

- ▶ *we must alleviate poverty.* It calls for a “tangible commitment to ensuring that all of God’s people be freed from the privations of hunger, homelessness, nakedness, and economic exploitation,” he says. “For those who would hear the Bible, ignorance about and disregard for the plight of the world’s poor are not options.”



Christian Reflection

A Series in Faith and Ethics

Robert B. Kruschwitz, the author of this study guide, directs The Center for Christian Ethics at Baylor University. He serves as General Editor of *Christian Reflection*.

© 2007 The Center for Christian Ethics

► *wealth is not the problem; poverty is.* “The intrinsic goodness of God’s creation and our own privilege of participating in the maintenance of creation make the production of wealth a pleasing activity in the eyes of God,” Phillips believes. “Ill-gotten gain undoubtedly is sin, but not all gain is ill-gotten.”

► *alleviation of poverty is about helping those in need, not developing the virtue of the wealthy.* If we reduce the poor to objects of our good will and opportunities to obey God, he warns, they “(that is, the real people with lives and loves, with real heart and minds) get lost in shuffle. Even the very good practice of helping the poor can become an act of paternalistic self-regard, focusing upon the privilege and responsibilities of the rich rather than upon the lives and needs of the poor.”

The first step toward addressing global poverty is to really notice and “speak about poverty and the moral challenge that it presents,” Phillips believes, for “oppression and despair feed on a diet of silence and neglect.” That is, we must develop what the Wild Goose Resource Group’s Alison Adams calls *epiphany eyes*.

“To have epiphany eyes is to have eyes that see through the façade to the real. Most of us do not recognize wrongness or injustice, even when we are staring straight at it,” Peter Vander Meulen writes. “Epiphany eyes are eyes that pay attention, eyes that look twice, eyes that ask the ‘why’ questions. Epiphany eyes see by the light of Christ’s word. They are eyes that we can only receive as gifts from God. They are eyes that can only be sharpened through use and by others.”

Study Questions

1. According to Phillips, why was the “community of goods” approach in the Jerusalem church (Acts 4:32-37) bound to fail to alleviate poverty? Do you agree?
2. Briefly discuss the other responses to the problems of poverty that Phillips finds in the Gospel of Luke and Book of Acts. Does God call individuals to follow these approaches today? Is there one approach that everyone should adopt?
3. The lack of a biblical “system” for addressing poverty may be unnerving in another way: we can become overwhelmed by the world’s need. Discuss Peter Vander Meulen’s observation: “God has other options, lots of disciples, and unlimited creativity. Most of the time my role in God’s providence is just a walk-on role. Personally, I have stopped planning grand outcomes requiring massive efforts and started looking for the next right thing to do—the thing that is in front of me, the thing that looks too simple.”
4. How does Peter Vander Meulen describe *epiphany eyes*? How can this way of seeing be “only received as gifts from God” and yet “sharpened through use and by others”?
5. Carolyn Winfrey Gillette’s “If Only I Had Known” alludes to Jesus’ parable of the rich man who failed to notice and care for Lazarus (Luke 16:19-31). What sorts of oppression and poverty are we failing to notice, according to this hymn?

Departing Hymn: “If Only I Had Known”



Christian Reflection

A Series in Faith and Ethics

Focus Article:

📖 Global Inequality
(*Global Wealth*, pp. 18-25)

What do you think?

Was this study guide useful for your personal or group study? Please send your suggestions to Christian_Reflection@baylor.edu.

Christian Reflection

Center for Christian Ethics
Baylor University
One Bear Place #97361
Waco, TX 76798-7361
Phone 1-866-298-2325
www.ChristianEthics.ws

© 2007 The Center for Christian Ethics

Global Inequality

Are the world's rich and poor growing closer together or farther apart? Why should we care either way? Inequalities matter when they obstruct persons from realizing their human dignity in their own communities. The Christian story expands our moral vision to see every person not as a potential consumer in a global market, but as a reflection of God's image.

Prayer

O Lord our God,
"Your Word is a lamp to our feet and a light to our path."
Startle us with your good news for all, open our hearts and minds to your truth, and give us courage to respond with faithful, joyful obedience, through Jesus Christ our Lord. Amen.

Scripture Readings: Exodus 16:11-19 and 2 Corinthians 8:8-15

Reflection

Asking the Corinthian Christians to give money generously to help the poorer Jerusalem church, Paul said the saints should support one another in an equalizing way: "At the present time your plenty will supply what they need, so that in turn their plenty will supply what you need. Then there will be equality" (2 Corinthians 8:14 NIV^t). He didn't promise them a chicken in every pot or iPod in every pocket. Rather he invited them to live in another world – where God supplies enough and no one gathers more than they need (verse 15, quoting from the story of God giving manna in the wilderness).

The Apostle Paul's concern to amend inequalities may sound strange to us today. "It is not easy for citizens deeply influenced by the modern discourse on freedom and individualism to focus on the disparities and corresponding deprivations that economic free markets allow or even exacerbate," Douglas Hicks says. We know absolute *poverty* is bad; but what's wrong with *inequality*?

He notes that inequality – when some fall far behind others in resources – impacts the poor in three ways:

- ▶ *Prices change*. If the incomes of the rich go up while the earnings of the poor stay the same, the prices for goods and services will increase. "Thus, in inflation-adjusted terms, the poor actually become less well-off," Hicks writes. Of course, we might correct for this effect by requiring that real income, or buying power, for the poor remain the same.
- ▶ *Consumption patterns change*. As wealthier people change what they buy, this can limit what's available to the poor. For instance, "the rise in private automobile usage in the past fifty years had a severe impact on the availability of public transportation for those without the means to buy or lease a vehicle. Similarly, the recent proliferation of cell phones has led to the near disappearance of public pay phones in many cities."
- ▶ *Solidarity is undermined*. No one needs a TV, but we feel left out without one. "It is about social belonging.... People's health and sense of overall well-being are more closely correlated with relative deprivation position than with absolute levels of income



Christian Reflection

A Series in Faith and Ethics

Robert B. Kruschwitz, the author of this study guide, directs The Center for Christian Ethics at Baylor University. He serves as General Editor of *Christian Reflection*.

© 2007 The Center for Christian Ethics

or wealth.” Call it a “manna deficit,” if you will: we may not be starving, but we sense we’re not in community with others and they are callously leaving us behind.

Of course, not all inequalities are bad – e.g., some study science longer than others, with direct or indirect public support, but we all benefit from having better-trained physicians. And some inequality in income, wealth, and education is necessary.

So when is an inequality excessive? When is it wrong? The “capability approach” to economics helps us explain when inequality matters. “Global inequality in various forms – such as income, wealth, political and cultural participation, educational attainment, and health and longevity,” suggests Hicks, “matter to the extent that they obstruct at least some persons from realizing their human dignity within their own communities.”

Study Questions

1. What is the difference between poverty and economic inequality? Do you agree that inequality of wealth can be morally wrong in itself?
2. In what three ways does inequality of wealth affect the poor, according to Hicks? List specific examples for each way that you notice in your community.
3. What other inequalities, in addition to disparities of income and wealth, can undermine human dignity?
4. Do inequalities present any moral dangers for the advantaged? If so, how might the advantaged be better off in a more egalitarian society?

Departing Hymn: “God of the Strong, God of the Weak”

God of the strong, God of the weak,
Lord of all lands and our own land;
light of all souls, from you we seek
light from your light, strength from your hand.

In suffering you have made us one,
in mighty burdens one are we:
teach us that lowliest duty done
is highest service unto thee.

Teach us, Teacher of humankind,
the sacrifice that brings your balm;
the love, the work that bless and bind;
teach us your majesty, your calm.

Teach us, and we shall know indeed
the truth divine that makes us free;
and knowing, we may sow the seed
that blossoms through eternity.

Richard W. Gilder (1844-1909), alt.

Suggested Tunes: GERMANY or HAMBURG

† Scripture taken from the HOLY BIBLE, NEW INTERNATIONAL VERSION®. NIV®. Copyright© 1973, 1978, 1984 by International Bible Society. Used by permission of Zondervan. All rights reserved.



Christian Reflection

A Series in Faith and Ethics

Focus Article:

📖 An Economy for the Earth
(*Global Wealth*, pp. 26-33)

What do you think?

Was this study guide useful for your personal or group study? Please send your suggestions to Christian_Reflection@baylor.edu.

Christian Reflection

Center for Christian Ethics
Baylor University
One Bear Place #97361
Waco, TX 76798-7361
Phone 1-866-298-2325
www.ChristianEthics.ws

© 2007 The Center for Christian Ethics

An Economy for the Earth

The earth's capacity to sustain life is threatened by our burgeoning population and growing material demands. We are depleting earth's nonrenewable resources and exceeding the environment's capacity to absorb the pollutants we discard. How did we get ourselves into this mess?

Prayer¹

Happy are those whose help is the God of Jacob,
whose hope is in the Lord their God,
who made heaven and earth,
the sea, and all that is in them.

Loving God, we confess that we have often turned away from you, the Creator of all things; we have forgotten to truly care for your creation.

The Lord will reign forever,
your God, O Zion, for all generations. Praise the Lord!

Forgive us, Lord, when we fail to catch a vision of your reign. May we work for your kingdom "on earth as it is in heaven," so that all generations will know your love, your justice, and your peace. Amen.

Scripture Reading: Psalm 65

Reflection

While the root causes of our degradation of the earth are complex, economist Henry Rempel admits, two causes stand out: "several inherent limitations of our economic system and distortions introduced by the Church to the biblical message."

First, he writes, we must recognize these limits of capitalism:

- ▶ *Market prices do not exist for common property resources like air, water, and wilderness, or for future generations' use of them.* So, when market prices are our main guide for decision making, "we do not compensate society adequately for toxic effluents released into our streams, lakes, and oceans, for waste and chemicals placed in the ground, and for maintaining appropriate habitats to assure continued biodiversity."
- ▶ *Our system rewards return on capital, not preservation of natural resources.* "The roots of our system are located in a time when both labor and natural resources were in abundance, but the limited availability of capital – tools, machines, buildings, infrastructure, and improved human skills – restricted our growth potential." It is anachronistic today when the availability of natural resources is the limiting factor on economic growth. Rempel calls for replacing the capitalist with the "ecolpreneur." For instance, we could modify the system to reward not the fishermen who catch fish more efficiently, but those who also maintain fish populations for future harvest.
- ▶ *Large corporations have excessive power.* Corporations evolved as a way to amass capital to develop certain industries. Yet they may dominate those industries and impede competition. To satisfy shareholders, corporations must constantly expand, "especially with the use of advertising to create new human wants. As a result, we have



Christian Reflection

A Series in Faith and Ethics

Robert B. Kruschwitz, the author of this study guide, directs The Center for Christian Ethics at Baylor University. He serves as General Editor of *Christian Reflection*.

© 2007 The Center for Christian Ethics

unleashed on our environment a form of business organization that devastates our landscape in the same way that cancer cells prey on a human body." Thus, Rempel suggests ways to check corporations.

A second cause of our abusing the earth, Rempel writes, is failure to obey the biblical message. "Given the popularity of prosperity, the Church has failed to serve as an effective counter force or corrective to the excesses of capitalism." We do not care for natural resources as if tending God's garden, and we ignore the "concept of jubilee where ownership of the land (which was the primary production input in biblical times) was to be redistributed periodically as a semblance of fairness essential to living in community." Another mistake, he says, has been "the use of selected [Bible] passages to subjugate females to male control and to focus biblical teaching on human sexuality on procreation." Given this, Christians "must bear some responsibility for the challenge that population size presents for the environment."

Study Questions

1. Discuss the idea of an *ecolpreneur*. How would such persons overcome the limits of capitalism in caring for the creation?
2. How, according to Rempel, could communities have greater control over the excessive power of corporations? Are these steps necessary and wise?
3. Rempel recommends fresh applications of the Sabbath and tithing. How would these help us tend the creation?
4. Describe the picture of God in Psalm 65. How is this image reflected in Neil Barham's hymn, "Being His"?

Departing Hymn: "Being His" (vv. 1, 2, 3, and 7)²

His oceans all rumble and batter his shore,
but he will be new when its waves are no more.
His mountains reach skyward to touch his sweet face;
his forests burst forth as he showers their place.

The mighty Leviathan leaps in his seas,
the eagle mounts up on the joy of his breeze.
The creatures of earth borrow life from his hand,
their days are all numbered by his firm command.

Eternity springs from his Infinite Mind –
all time and all space from his fingers unwind,
his intricate, limitless, unbounded skill
spins threads of his sovereign, inscrutable will.

We bow, we adore, we fall down at his throne,
he gathers us into his arms as his own!
He seats us in glory beside him above,
to crown his achievement with splendors of love!

Neil Barham (2005)

Tune: PROTECTION or ST. DENIO

¹ Based on Psalm 146:5-6a, 10.

² Text © 2005 by Neil Barham. Used by permission of the hymn writer. The full text of the hymn is available online at www.cyberhymnal.org.



Christian Reflection

A Series in Faith and Ethics

Focus Article:

📖 Is Economic Globalization
Good News?
(*Global Wealth*, pp. 34-42)

Suggested Article:

📖 With Eyes of the Heart
(*Global Wealth*, pp. 52-59)

What do you think?

Was this study guide useful for
your personal or group study?
Please send your suggestions
to
Christian_Reflection@baylor.edu.

Christian Reflection

Center for Christian Ethics
Baylor University
One Bear Place #97361
Waco, TX 76798-7361
Phone 1-866-298-2325
www.ChristianEthics.ws

© 2007 The Center for Christian Ethics

Is Economic Globalization Good News?

We are living in a time of profound change as national economies become integrated into a global economic system. What is globalization's impact in countries where many people live in absolute poverty? And why are these economic changes causing the greatest anxiety in richer countries?

Prayer¹

God keeps faith forever;

God executes justice for the oppressed.

We have been content as long as our own needs – and those of our families and friends – have been met.

God gives food to the hungry.

We have filled our shelves and pantries, not knowing who grows our food or what their lives are like.

The Lord sets the prisoners free;

the Lord opens the eyes of the blind.

We have bought products without thinking about the working conditions of the people who make them.

The Lord will reign forever,

your God, O Zion, for all generations. Praise the Lord!

Forgive us, Lord, when we fail to catch a vision of your reign; may we work for your kingdom “on earth as it is in heaven,” so that all generations will know your love, your justice, and your peace. Amen.

Scripture Reading: Isaiah 58:6-11

Reflection

“Economic globalization has been made possible by the extension of relatively unrestricted markets to more and more countries after the USSR disintegrated and China opened to the outside world and by outward-looking policy changes in many lesser developed countries, such as India and Vietnam, that have removed market restraints,” Joseph McKinney writes. Another cause is the semiconductor revolution that applies computer technologies to production and communications. “During the first years of the new millennium, the world economy has expanded more rapidly than ever before in history. Countries that have participated vigorously in this process, such as South Korea, Singapore, and Malaysia, and more recently China and India, have experienced the most rapid rates of growth.”

What have been the major implications of economic globalization for the poor and disadvantaged?

- ▶ *In poorer nations* (especially those integrated into the global economy) “growth rates have accelerated and are higher than rich country growth rates – for the first time in modern history,” McKinney notes. Absolute poverty has declined significantly since 1981. Wages, though still far less than in richer countries, are increasing and child labor is decreasing.

The poor benefit much more if they are protected from too rapid economic changes and provided “technical assistance and



Christian Reflection

A Series in Faith and Ethics

Robert B. Kruschwitz, the author of this study guide, directs The Center for Christian Ethics at Baylor University. He serves as General Editor of *Christian Reflection*.

© 2007 The Center for Christian Ethics

availability of credit, improvements of transportation and marketing networks, and increased access to education.”

- ▶ *In richer nations* the poor benefit from lower-cost imports, but they have two major sources of concern. First, unskilled workers have lost jobs to cheaper labor markets (though, increasingly, skilled workers will be threatened too). Second, while incomes overall have grown rapidly, the wage gap between skilled and unskilled workers is widening.

McKinney says, “The insecurity caused by globalization is, of course, greater where there is a weak social safety net.” So, he suggests that unemployment compensation payments be increased and health insurance benefits be made more portable from job to job at a lower cost. A social safety net must be monitored to avoid higher unemployment. Yet most economists now fear “the degree of inequality in the United States economy in the past few years is more than is necessary for providing incentives, and because of it those at the bottom of the income scale lack the equality of opportunity to allow them to realize their full human potential.”

Study Questions

1. Why, according to McKinney, has “most of the opposition to globalization...originated in the richer countries”?
2. Discuss McKinney’s view: “While many people are fearful of the effects of globalization, perhaps the greater fear should be that the process might be disrupted.”
3. How can we help those who are being harmed by globalization in poorer nations? In richer nations?
4. What problems associated with economic globalization do you see in Roger Varland’s photographic essay, *With Eyes of the Heart*? What solutions do you glimpse?

Departing Hymn: “In Christ There Is No East or West”

In Christ there is no East or West,
in him no South or North;
but one great fellowship of love
throughout the whole wide earth.

In him shall true hearts everywhere
their high communion find;
his service is the golden cord,
close binding humankind.

Join hands, then, members of the faith,
whatever your race may be!
Who serves my Father as his child
is surely kin to me.

In Christ now meet both East and West,
in him meet North and South;
all Christ-like souls are one in him
throughout the whole wide earth.

William A. Dunkerley (1908), alt.
Tune: ST. PETER (Reinagle)

† Based on Psalm 146:6-8a, 10.



Christian Reflection

A Series in Faith and Ethics

Focus Article:

📖 A Just and Living Wage
(*Global Wealth*, pp. 71-79)

What do you think?

Was this study guide useful for your personal or group study? Please send your suggestions to Christian_Reflection@baylor.edu.

Christian Reflection

Center for Christian Ethics
Baylor University
One Bear Place #97361
Waco, TX 76798-7361
Phone 1-866-298-2325
www.ChristianEthics.ws

© 2007 The Center for Christian Ethics

A Just and Living Wage

Since wages raise significant issues of human dignity and equity, Christians cannot ignore wages. But our reflection cannot be conducted in a theological cocoon. We must grapple with the practicalities of economics, business administration, and politics.

Prayer

O Lord our God, "Your Word is a lamp to our feet and a light to our path." Startle us with your good news for all, open our hearts and minds to your truth, and give us courage to respond with faithful, joyful obedience, through Jesus Christ our Lord. Amen.

Scripture Reading: James 5:1-6

Reflection

In sharp prophetic tones, James rebukes the rich farmers (could they be church members?) who withhold wages from their workers. They mock God's ancient law: "You shall not withhold the wages of poor and needy laborers, whether other Israelites or aliens who reside in your land in one of your towns. You shall pay them their wages daily before sunset, because they are poor and their livelihood depends on them; otherwise they might cry to the LORD against you, and you would incur guilt" (Deuteronomy 24:14-15). James cries out on behalf of such laborers.

Since the thirteenth century, Christians have urged employers to pay a *just wage*—not the low payment that desperate workers will accept, but the amount they would take for their labor if they were neither coerced nor deceived nor bargaining from a vastly unequal position. Indeed, "remuneration for labor is to be such that man may be furnished the means to cultivate worthily his own material, social, cultural, and spiritual life and that of his dependents," wrote Pope Paul VI in *Guadium et Spes* (1965).

By itself, this appeal is impractical, says Jerold Waltman. "Unless all employers are equally convinced of the rightness of paying a just wage, and all do so in fact, the unscrupulous employer wins a competitive advantage. Therefore, only a law compelling all employers to pay the just wage will level the playing field." Society might "ensure equality of bargaining by having strong unions bargain with employers under the watchful eye of the state," or "set a legally mandated minimum wage, with the level of that wage tied to some kind of decency standard." He prefers the latter policy—requiring employers to pay a "living wage."[†]

Since a living wage policy can affect employment, prices, purchasing power, and productivity, is it wise? Using recent data gleaned by Britain's Low Pay Commission, Waltman claims a minimum wage, including a living wage, would:

- ▶ *not lower employment*. The evidence shows total employment, including in low-wage jobs, increased each year after Britain instituted a minimum wage in 1999.
- ▶ *not cause inflation*. Prices have been level in the overall British economy, including the low-wage sector.
- ▶ *not increase business failures*. "Overall, the level of profits among British firms has remained constant. Further, the number of firms in existence in the economy as a whole, and even in the low-wage



Christian Reflection

A Series in Faith and Ethics

Robert B. Kruschwitz, the author of this study guide, directs The Center for Christian Ethics at Baylor University. He serves as General Editor of *Christian Reflection*.

© 2007 The Center for Christian Ethics

sector, has actually increased. In short, British businesses are flourishing with a rising minimum wage.”

- ▶ *would alleviate poverty.* “In Britain, the largest group of minimum wage workers is spouses of full-time workers in the lower deciles of the income distribution.” Thus, a recent minimum wage increase directed £1.75 more per week to families in the lowest decile, but only £0.07 to families in the highest decile. Since a third of minimum wage earners in the U.S. work full-time, Waltman predicts that a living wage policy, even though it is not perfectly targeted toward the poor, “would be a highly effective poverty-fighting tool.”

Because no nation has a genuine living wage, we do not know what its actual impact would be. Waltman says, “The most sensible approach would be to implement it in stages, and if it were truly found to have adverse effects, it could be frozen or even lowered.” A living wage in the U.S. may require stricter immigration controls. And if developing nations adopt a living wage, they will need enforceable agreements to protect their employers from a competitive disadvantage in international markets.

Study Questions

1. Distinguish between a minimum wage, a just wage, and a living wage. Why does a living wage vary among communities?
2. Discuss why many Christians support a just wage.
3. Would a living wage be an effective response to poverty?
4. Globalization poses two problems for a living wage: immigration into developed nations and unprotected economies in developing nations. How does Waltman respond to these?

Departing Hymn: “Jesus Shall Reign Where'er the Sun” (vv. 1, 6, 11a, 10b, 14)

Jesus shall reign where'er the sun
does his successive journeys run;
his kingdom stretch from shore to shore
till moons shall wax and wane no more.

Blessings abound wherever he reigns,
the prisoner leaps to lose his chains;
the weary find eternal rest,
and all the sons of want are blessed.

With power he vindicates the just
and treads th' oppressor in the dust;
his justice shall avenge the poor,
and pride and rage prevail no more.

The saints shall flourish in his days,
dressed in the robes of joy and praise;
peace, like a river, from his throne
shall flow to nations yet unknown.

Isaac Watts, THE PSALMS OF DAVID (1719)
Tune: DUKE STREET

† The Poverty in America project at Pennsylvania State University says a living wage is “the hourly rate that an individual must earn to support their family, if they are the sole provider and are working full-time (2080 hours per year).”



Christian Reflection

A Series in Faith and Ethics

Focus Articles:

📖 Investing in the
Global Age
(*Global Wealth*, pp. 80-87)

📖 Visions of Justice
(*Global Wealth*, pp. 65-70)

What do you think?

Was this study guide useful for your personal or group study? Please send your suggestions to Christian_Reflection@baylor.edu.

Christian Reflection

Center for Christian Ethics
Baylor University
One Bear Place #97361
Waco, TX 76798-7361
Phone 1-866-298-2325
www.ChristianEthics.ws

© 2007 The Center for Christian Ethics

Investing in the Global Age

If we keep our money anywhere but in the mattress, it is being used to finance other activities. We enter the economic fray not only by necessity but also to see God's will—for economic justice and compassion—done on earth as it is in heaven. Can we invest in a way that furthers God's Kingdom?

Prayer

Scripture Reading: Amos 8:1-8

Responsive Reading

They are hidden from us—hungry children who sit by the road each day in an isolated village, waiting for their teacher to arrive.

They thirst for knowledge, and they hunger for the meal she brings each day, a meal of rice and beans.

They are hidden from us—farmers of the developing world who cannot sell their crops.

They watch while corporations import foreign corn and sell it, cheaper than the local produce, to their neighbors.

They are hidden from us—women who work in sweatshops in the cities, sending money home to feed their families.

Their own children wait, in rural villages, hoping their mothers can soon come home.

They are hidden from us by thick walls of prosperity, by high fences of prejudice, by chasms of indifference, by great shadows of injustice.

Open our eyes, God, we want to see Jesus! Open our eyes to people who are poor and oppressed, and heal us of our blindness that makes them seem hidden. Then we will see our brothers and sisters; we will see our Lord. Amen.

Reflection

The basket of delicious summer fruit (*qayitz*) in Amos' vision symbolizes the vibrant economy of his day. But in a sharp pun, God says, "Yes, it is now the end (*qetz*) for Israel" (Amos 8:2). Where the rich can see only "a strong economy where many are flying high," God sees "injustice that is crashing many to the ground in spiraling poverty," Scott Hoezee writes. "In the heat of God's judgment, all that good-looking fruit is quickly scorched, wilting and rotting into something decidedly inedible."

These rich people are not unreligious—indeed, Amos makes fun of them waiting (impatiently) for the Sabbath to end before they return to their deceitful, lucrative commerce. But they are unjust. "Justice in the Bible," Hoezee reminds us, has "to do with the care of the innocent." It involves seeing the socially invisible and the marginalized, the "widows, orphans, and aliens."

Ah, that's the rub, isn't it? In a global economy it is difficult for us to be just. In whatever way we use our after-tax income—spend it, save it, or make a charitable donation—we impact the lives of marginalized and poor people who are hidden from us. Are we caring for them or inadvertently harming them?

Laura Singleton considers investment strategies that might distribute our wealth to the benefit of others. She urges us:



Christian Reflection

A Series in Faith and Ethics

Robert B. Kruschwitz, the author of this study guide, directs The Center for Christian Ethics at Baylor University. He serves as General Editor of *Christian Reflection*.

© 2007 The Center for Christian Ethics

▶ *to invest wisely in companies.* First, everyone deals with banks. In the U.S., they must share information about how and where they lend money. This law is designed “to curtail the practice of ‘red-lining’ neighborhoods—refusing to lend in disadvantaged areas, thus supporting discriminatory credit practices and perpetuating urban decay.” Do we check our banks’ Community Reinvestment Act (CRA) ratings?

Half of all U.S. households own corporate stocks, either directly or through a mutual fund. Do we invest in socially responsible funds, including those that screen companies with “values-based” criteria that include the protection of human life? Singleton admits “new and better screening rules do not address the fundamental nature of investor capitalism...that prioritizes shareholder returns, particularly in the short term, over virtually all else.” So, “doing the right thing [with stock investments] does not always pay off in worldly terms, but anyone who worships a crucified Savior should have no difficulty understanding that this is so.”

▶ *to think small and locally.* We might invest within the local Body of Christ: “a collective of families within a church or churches [could] raise seed money for a worthy business entrepreneur... [who would not be] encumbered with debt or with outside investors disinterested in the importance of following Christian principles.” Extending this microfinance approach, Christian and secular organizations allow us to make no-interest loans to entrepreneurs worldwide.

While business training is “an increasing part of missions today, particularly...in cultures closed to church-planting or other traditional missionary activities,” she calls us to do much more to disciple local church members who may serve God’s Kingdom through Christian business practices.

“We cannot outsource our moral decision-making to investment managers or to those who create global trading standards,” Singleton concludes. “We cannot succumb to the temptation to equate economic efficiency with virtue, as moral priorities may require us to invest with more modest expectations of return, or to pay more for goods produced by higher-wage workers or in conformity with above-and-beyond environmental standards.”

Study Questions

1. Why is it hard to invest in a morally responsible way? What moral failures do you fear in the companies you invest in?
2. Discuss the advantages of investing through socially responsible investing (SRI) and values based investing (VBI) mutual funds, according to Singleton. What are some pitfalls?
3. If socially responsible investing does not maximize returns on your family’s investments, should you do it?
4. What is attractive about financing a worthy entrepreneur in your church? Are there dangers to “acting locally” this way?
5. Why do we resist thinking of a business career as an opportunity to live out our Christian calling? How can your congregation support local Christian businesspeople?

Departing Hymn: “If Only I Had Known”

Appendix: Optional Lesson Plans for Teachers

For each study guide we offer two or three optional lesson plans followed by detailed suggestions on using the material in the study guide:

- ▶ An *abridged lesson plan* outlines a lesson suitable for a beginning Bible study class or a brief group session.
- ▶ A *standard lesson plan* outlines a more thorough study.
- ▶ For some guides a *dual session lesson plan* divides the study guide material so that the group can explore the topic in two meetings.

Each lesson plan is for a 30- to 45-minute meeting, with about one-third of the time being set aside for worship.

Global Poverty: Beyond Utopian Visions

Lesson Plans

<i>Abridged Plan</i>	<i>Standard Plan</i>	<i>Dual Session (#1)</i>	<i>Dual Session (#2)</i>
Prayer	Prayer	Prayer	Prayer
Scripture Reading	Scripture Reading	Scripture Reading	Micah 6:8
Meditation	Meditation	Meditation	Meditation
Reflection (skim all)	Reflection (all sections)	Discuss approaches to poverty in Luke-Acts	Discuss habits to “act justly”
Questions 3, 4, and 5	Questions (selected)	Questions 1 and 2	Questions 3, 4, and 5
Departing Hymn	Departing Hymn	Departing Hymn	Departing Hymn

Teaching Goals

1. To consider that the Bible explores a diversity of responses to the problem of poverty and offers no “comprehensive program” for a Christian economy.
2. To explore Scripture’s consistent imperative that we should alleviate poverty.
3. To examine how the gift of “epiphany eyes” and the habit of humility enable us to recognize the oppression and injustice of poverty and to act justly.

Before the Group Meeting

Distribute copies of the study guide on pp. 2-3 and ask members to read the Bible passage in the guide. Distribute copies of *Global Wealth (Christian Reflection)* and ask members to read the focus articles before the group meeting.

Begin with a Story

“Each Friday I meet with a group of colleagues for a free lunch supplied by the university where I teach,” writes Tom Phillips. “Our lunchtime agenda is to bring our collected wisdom and expertise to bear on the social issues of our day....

“After reading Mike Davis’ depressing book *Planet of Slums*, a forlorn chronicle of urban poverty across nearly every point on the map, we...looked around the table for some word of hope. Ultimately, I felt as if all eyes were turned toward me. ‘Surely,’ my colleagues must have been thinking, ‘the Bible has the answer. Why doesn’t Tom say something?’

“I’m not new to reflection upon issues of wealth and poverty. I have published a dissertation and several scholarly articles on issues of wealth and poverty in early Christianity. Yet when faced the brute fact that just twenty miles south of my comfortable San Diego home nearly one million people live in the poverty-ridden slums of Tijuana, my scholarly sensibilities become overwhelmed. And, according to Davis, the problem of urban poverty – the problem of slums – is growing exponentially worse in the new era of globalization. Sitting at lunch with my colleagues, I longed for some Biblical elixir to heal the planet of slums” (*Global Wealth*, 11).

Prayer

Invite members to share their personal celebrations and concerns with the group. Provide time for each person to pray silently. Conclude by asking God to give the group “epiphany eyes” to notice the poverty and injustice around them.

Scripture Reading

Ask a group member to read Luke 6:20-26 from a modern translation.

Meditation

Invite members to reflect on the meditation during a period of silence.

Reflection

When, as Christians, we consider the problem of global poverty, we naturally turn to the Bible for guidance. Yet we do not find in Scripture a comprehensive program for the world economy. Tom Phillips makes the point by gleaning a variety of recommendations from Luke-Acts, but his procedure could be extended to the entire Christian canon. If we are to alleviate global poverty, we must critically examine the work of economists whose habits of seeing, thinking, and feeling have been shaped by the themes and stories of Scripture. Phillips and Peter Vander Meulen help us to articulate these scriptural habits.

You might extend this discussion to two sessions. In one, discuss how Phillips finds a consistent way of thinking about poverty behind the diversity of biblical resources. In the other session, examine with Vander Meulen how the gift of “epiphany eyes” and the habit of humility enable us to recognize the oppression and injustice of poverty and to act justly.

Study Questions

1. “We intuitively understand that any such divestment scheme is bound to fail,” Phillips says. “Either the economy collapses because no one any longer owns and manages any resources or else the economy falls under the domination of the world’s most selfish persons because all of the truly benevolent persons have divested themselves of all wealth.”

Would this approach work in a small, face-to-face Christian community? Would the community’s economy have to be isolated from others? Encourage members to discuss Christian generous communitarian (not communist) experiments that they are familiar with.

2. Phillips mentions (1) giving up everything (Luke 14:33) and “checking out of the whole capitalist system of acquisition”; (2) not abandoning our possessions, but giving them to the needy when we are asked to do so (Luke 6:30); (3) giving half our possessions to help the poor (Luke 19:1-9) and cultivating “a spirit of ongoing concern for the poor”; (4) learning to be content with our wages (Luke 3:12-14) and avoiding greed; (5) working to “overthrow the structures of political and economic domination in our world” to advance the Kingdom ends in Luke 1:51-53; and (6) working hard within the existing economic structures, like the Apostle Paul, to take care of ourselves and to give generously to others (Acts 20:34-35).

What seems attractive to you about each option? Since they are conflicting, which one(s) would you pursue? Does God call individuals to follow these approaches today? Is there one approach that everyone should adopt?

3. Vander Meulen offers two winsome illustrations of people who did the simple thing that was at hand—a missionary in Mali who asked Christians in the U.S. to pray and to contact their congressmen about a misguided U.S. agriculture assistance policy, and a bookstore manager in Guam who looked up a refugee settlement agency online to assist the illegal refugees seeking asylum from Burma that he met in his jail ministry. In each case, the people did not look away from the injustice before them and did not try to solve the problems by themselves. Vander Meulen highlights their *humility* in seeking help.

Invite members to share similar (though, perhaps, less dramatic) stories of this sort. Have they asked another individual or group to help to confront injustice or alleviate someone’s poverty? Or have they assisted in a small way others who are doing this?

4. Vander Meulen says that epiphany eyes “see the truth of the matter behind the smoke and mirrors” because they look carefully and are guided by Christ’s word. Consider his personal example of finally realizing what a grocery meant by its sign, “We do not take food stamps or WIC coupons!” (*Global Wealth*, 62). On the one hand, such attentiveness is pure gift of God’s spirit (and we cannot take credit for it); on the other, we must use the gift and develop it in community. How do members of your congregation help one another see oppression and injustice more clearly?
5. Gillette mentions that we fail to notice *unjust labor practices* when shopping for clothing bargains (verse 2) and *unfair resource management* when purchasing the foods we enjoy (verse 3). How can we shop more wisely and compassionately?

Departing Hymn

“If Only I Had Known” is on pp. 43-45 of *Global Wealth*. If you choose not to sing the hymn, you may read the hymn text in unison or silently and meditatively as a prayer.

Global Inequality

Lesson Plans

<i>Abridged Plan</i>	<i>Standard Plan</i>
Prayer	Prayer
Scripture Reading	Scripture Reading
Reflection (skim all)	Reflection (all sections)
Questions 1 and 2	Questions (selected)
Departing Hymn	Departing Hymn

Teaching Goals

1. To understand the difference between poverty and inequality.
2. To discuss how excessive inequality of wealth affects the poor.
3. To consider when an inequality (of income, wealth, political and cultural participation, educational attainment, or health and longevity) matters morally.

Before the Group Meeting

Distribute copies of the study guide on pp. 4-5 and ask members to read the Bible passages in the guide. Distribute copies of *Global Wealth (Christian Reflection)* and ask members to read the focus article before the group meeting. For the departing hymn “God of the Strong, God of the Weak” locate the familiar tune GER-MANY or HAMBURG in your church’s hymnal or on the Web at www.cyberhymnal.org.

Begin with an Observation

Reviewing the vast economic inequalities in the world today, David Held, a professor at the London School of Economics and Political Science, observes, “Would anyone freely choose a distributional pattern of scarce goods and services which causes hundreds of millions of people to suffer serious harm and disadvantage independent of their will and consent (and 50,000 dying every day of malnutrition and poverty-related causes), unless they had a privileged stake in the existing social hierarchy? Would anyone freely endorse a situation in which the annual cost of supplying basic education to all children is \$6 billion, water and sanitation \$9 billion, and basic health to all \$13 billion, while annually \$8 billion is spent in the U.S. on cosmetics, nearly \$20 billion on jewelry and \$17 billion (in the U.S. and Europe) on pet food?”

“That global inequalities spark conflict and contestation can hardly be a surprise, especially given the visibility of the world’s lifestyles in an age of mass media” (David Held, “Becoming Cosmopolitan: The Dimensions and Challenges of Globalization,” in Peter Heslam, ed., *Globalization and the Good*, 11-12).

Prayer

Invite members to share their personal celebrations and concerns with the group. Provide time for each person to pray silently. Conclude by reading the prayer in the study guide in unison.

Scripture Reading

Ask two group members to read Exodus 16:11-19 and 2 Corinthians 8:8-15 from a modern translation.

Reflection

This study looks at the moral importance of global inequalities. Economists may disagree about whether economic inequality is on the rise in the world, and if it is, whether it is caused by globalization—the combining of national economies through international trade—or by other trends, such as increasing reliance on computer technologies. “It is very clear, however, that current global inequality *levels*—whether they have been moving up or down—stand very high,” Hicks writes. “If we envision the whole world as one society—which is precisely what globalization encourages us to do—we would see that economic inequality among the world population is greater than it is within these countries [like South Africa, Guatemala, and Brazil] marked by

economic disparity and social fractures.” For current maps and projections about a range of global inequalities, see The UC Atlas of Global Inequality maintained by the University of California, Santa Cruz (available online at ucatlas.ucsc.edu).

Everyone agrees that absolute *poverty* is a moral issue; this study will help members to understand when and why great *inequalities* of resources are morally wrong as well.

Study Questions

1. *Poverty* is having less annual income than an individual or family needs to live. Thus, the U.S. Census Bureau originally defined a poverty threshold of income in terms of the food budget for a family under economic stress. *Economic inequality* refers to a relative difference of wealth. Thus, even if no one fell below the poverty threshold, there would still be economic inequalities and these might be increasing and excessive.

In the world today there is both widespread poverty (the World Bank estimates that 1.1 billion people lived in extreme poverty in 2005, down from a high of 1.5 billion) and great inequalities of wealth (the U.N. Development Program says that in 1997 the richest 20% of the world’s people in the richest countries had 74 times the income of the poorest 20%, up from 30 times as much in 1960).

We should not neglect the moral problem of poverty, but we should be more aware of the problem of economic inequality. Many economists (and lay persons) have ignored economic inequality. Ask members to respond to this case: “Bill Gates’ income increases by five million dollars, while all other incomes remain the same. In this scenario, overall income rises (because Gates’ income goes up); poverty remains the same; and income inequality increases. According to the standard economic analysis, this is a social improvement” (*Global Wealth*, 21).

2. To the detriment of the poor, prices change, consumption patterns change, and a sense of solidarity with the community is undermined, Hicks says. (The first problem can be defined away in a certain way. Think about the Bill Gates example again, but change it so that the least advantaged people’s *buying power* – or, *real income* – stays the same while Gates gets richer. We would still say economic inequality increased, but the poor would not suffer since they could still afford to buy the same products.)

Form smaller groups to brainstorm how the poor in your community are affected in these ways. First, price changes occur (at least in the short run) when the wealthy bid up the price of goods and production cannot catch up. For example, corn and corn-based food products are more expensive because of increased demand for ethanol, and housing costs in redeveloping inner cities are soaring beyond the means of the poor. Second, the poor have fewer resources to adjust to changing consumption patterns. For instance, building upper- and middle-class suburbs often degrades basic city services; using personal computers to get news and comparison shop hastens the end of radio news and neighborhood stores; and building designer hospitals and preferring specialists decreases basic clinics and low-cost medical services. Third, imagine how the poor feel “left behind” in your community in regard to transportation, entertainment, medical services, education, and so on.

3. Hicks mentions inequalities of health and lifespan, in educational attainment, and in access to global media and markets. Members might think of unequal access to transportation, communication technologies, food, insurance, and leisure activities.
4. Do inequalities tempt the advantaged to excessive materialism and consumerism, to pridefully defining themselves by possessions, educational accomplishments, physical health, and other differences from the disadvantaged? If so, the inequalities undermine their humility, lessen their solidarity with others, and spiritually distance them from the poor.

Departing Hymn

If you choose not to sing the hymn, you may read the hymn text in unison or silently and meditatively as a prayer.

An Economy for the Earth

Lesson Plans

<i>Abridged Plan</i>	<i>Standard Plan</i>
Prayer	Prayer
Scripture Reading	Scripture Reading
Reflection (skim all)	Reflection (all sections)
Questions 1, 2, and 5	Questions (selected)
Departing Hymn	Departing Hymn

Teaching Goals

1. To explore how the limits of our economic system can be a root cause of our degradation of the earth.
2. To discuss how our distortion of the biblical message has been another root cause of our degradation of the earth.
3. To weigh Henry Rempel's recommendations for a new economy and his creative applications of the ideas of the Sabbath and the tithe.

Before the Group Meeting

Distribute copies of the study guide on pp. 6-7 and ask members to read the Bible passage in the guide. Distribute copies of *Global Wealth (Christian Reflection)* and ask members to read the focus article before the group meeting. For the departing hymn "Being His" locate the familiar tune PROTECTION or ST. DENIO in your church's hymnal or on the web at www.cyberhymnal.org.

Begin with an Observation

"Two global forces now threaten our earth's capacity to sustain life," Henry Rempel observes. "One force is rapid growth in population.... The other force is a rapid growth in the material standard of living for higher-income households.... The drain on the world's supply of nonrenewable resources by each child born in North America is such that every low-income mother would have to bear between fifteen and twenty-five children to have a comparable effect. Similarly, it is the high- and middle-income households that are the primary source of the pollution that is threatening the quality of our air quality, the purity of our water, and the safety of our soil, and is changing the earth's climate.

"Current globalizing forces in the economy are accelerating significantly this threat to life on earth. First, they enable high-income households to outbid people in lower-income countries for precious resources located there, reducing their ability to maintain their way of life. In addition, these globalizing forces seek to spread the material standard of living in high-income countries to the rest of the world.... Current guesstimates, on the basis of known technology, are that we will require the equivalent of three earths of resources to supply the current world's population with a material standard of living comparable to that now enjoyed in North America" (*Global Wealth*, 26-27).

Prayer

Invite members to share their personal celebrations and concerns with the group. Provide time for each person to pray silently. Conclude by reading the prayer in the study guide responsively. The leader begins and the group reads the lines in bold print.

Scripture Reading

Ask a group member to read Psalm 65 from a modern translation.

Reflection

C. S. Lewis famously observed that the Church does not profess to provide "a detailed political programme for applying 'Do as you would be done by' to a particular society at a particular moment. It could not have. It

is meant for all men at all times, and the particular programme which suited one place or time would not suit another" (*Mere Christianity*, Book 3, Chapter 3). Likewise, the task of constructing a Christian economic system for today is a job for Christian economists, not biblical scholars or theologians. In this study, economist Henry Rempel evaluates the limits of the current economic system when it comes to caring for the earth and offers some biblically informed directions for change. His views are wide-ranging and challenging. Due to space limitations, only his critique of the current system is summarized in the discussion guide. Use the study questions to review his positive recommendations in "An Economy for the Earth."

Study Questions

1. Ecolpreneurs have "the same entrepreneurial spirit evident in the capitalist but channel these energies to conserving and sustaining our natural environment." When Rempel says ecolpreneurs could replace capitalists, he does not mean we should do away with a market economy. Rather we need "an accounting output comparable to a rate of return on capital that now guides and motivates the capitalist. The 'cost' to society of all forms of pollution and the rate of depletion of nonrenewable resources need to enter the accounting calculus. This could be enforced with appropriate taxes imposed or we could break down the barriers between disciplines so accountants, lawyers, social scientists, and natural scientists could join forces to discover means of estimating such 'costs' and devising accounting systems that accurately reflect the value of natural resources to current and future generations. The latter is more likely to map out creative ways forward."

This addresses the first two limits of the current system – the absence of market prices for common property resources and the lack of incentive for preserving natural resources.

2. Rempel lists six steps toward more community control of corporations: (1) "eliminate as a tax deductible business expense spending on advertising designed to create additional wants," (2) rather than transferring all proxy votes to the existing board of directors, distribute them to a newly appointed employee representative, consumer representative, or independent board member, or allow the corporate secretary to cast those votes; (3) "require corporations to certify that they and their subcontractors abide by the same employee benefit and safety provisions and that they follow the same environmental standards as apply in the high-income countries in which they are primarily located," (4) "require corporations to pay corporate taxes in each country proportional to the production value added within that country," (5) organize forms of buying locally within our respective communities," and (6) "work at restructuring how our cities are organized by encouraging each other to reorient shopping to businesses that do not require the use of an automobile."

Encourage members to discuss how each step might help us care for the creation and preserve natural resources. Do they object to any step or have others they recommend?

3. Why not "set aside one *year* out of seven to pause from our pursuit of more to renew our spirit and to focus attention explicitly on building the relationships that are essential to living in community," and "why not set every tenth *person* within our respective communities free from earning a living to pursue either short- or longer-term service opportunities?" asks Rempel (emphases added). "The key is to build models of alternative approaches to community living that demonstrate an abundant life can flow from human beings who have discovered a sense of enough and who draw significant sustenance from being in relationship with others within a community."
4. In Psalm 65, God is not a remote creator. With hospitality and forgiveness, God invites us to share the goodness of his house, the holy temple. God visits the earth, waters it like a gardener, and generously shares the harvest ("your wagon tracks overflow with richness"). "Being His" echoes the themes of creation and redemption. Like the psalmist, Barham interprets God's ongoing creative activity as preparing for God's creatures "splendors of love."

Departing Hymn

If you choose not to sing the hymn, you may read the hymn text in unison or silently and meditatively as a prayer.

Is Economic Globalization Good News?

Lesson Plans

<i>Abridged Plan</i>	<i>Standard Plan</i>
Prayer	Prayer
Scripture Reading	Scripture Reading
Reflection (skim all)	Reflection (all sections)
Questions 1 and 3	Questions (selected)
Departing Hymn	Departing Hymn

Teaching Goals

1. To consider the nature and causes of economic globalization.
2. To understand the major impacts of economic globalization on the poor and disadvantaged in richer nations as well as in poorer ones.
3. To examine how we can help those who are being harmed by economic globalization.

Before the Group Meeting

Distribute copies of the study guide on pp. 8-9 and ask members to read the Bible passage in the guide. Distribute copies of *Global Wealth (Christian Reflection)* and ask members to read the focus article and suggested article before the group meeting. For the departing hymn "In Christ There Is No East or West" locate the familiar tune ST. PETER (Reinagle) in your church's hymnal or on the web at www.cyberhymnal.org.

Begin with an Observation

"The truth is that contemporary economic globalization is a highly complex phenomenon, full of apparently contradictory trends," observes Peter Heslam, who directs the Transforming Business research project at the University of Cambridge. "It can help raise living and environmental standards for significant numbers of people at the same time as it helps to widen the gap between rich and poor and increases the destruction and depletion of natural resources.

"The challenge, therefore, is to shun the media-fostered mindset that only understands polarities, to consider all sides of the issue, and to base judgments on as full an account of the available evidence as possible" (Peter Heslam, ed., *Globalization and the Good*, xv.)

In this study, economist Joseph McKinney will help us sift through the evidence to discern the major effects of economic globalization on the poor and disadvantaged.

Prayer

Invite members to share their personal celebrations and concerns with the group. Provide time for each person to pray silently. Conclude by reading the prayer printed in the study guide responsively. The leader begins and the group reads the lines in bold print.

Scripture Reading

Ask a group member to read Isaiah 58:6-11 from a modern translation.

Reflection

"Globalization can appear so full of paradox, so given to contrary perceptions and responses, that even organizing a meaningful discussion seems difficult," Willis Jenkins points out. "And yet globalization names new shapes of economic power and deprivation so dramatic that to give up on interpreting it would amount to moral failure" (*Global Wealth*, 88).

In his brief review of the impacts of economic globalization on the poor and disadvantaged, Joseph McKinney reaches a positive assessment overall: absolute poverty is being reduced and economic prosperity is rising. He admits that there have been negative local economic effects, and of quite different kinds in the poorer and

richer nations respectively. Finally, he suggests specific ways that Christians can fulfill their responsibilities to help, through personal charity and calls for societal action, those who are being harmed by rapid shifts in the world economy.

McKinney qualifies his conclusions in two ways. First, he is evaluating only the *economic* and not the cultural, religious, or political aspects of globalization. Second, he recognizes that increased prosperity, though it is a moral good, cannot by itself guarantee a better world.

Study Questions

1. McKinney says the emerging economies of China, India, and poorer nations that have become more integrated into the world economy are benefiting most from globalization. Richer nations are becoming more prosperous too, but many workers in those countries fear job insecurity, especially when the social safety net is inadequate or fragile. As the technological revolution in richer countries increases demand for skilled workers and decreases demand for unskilled workers, there is growing inequality of income.
2. Discuss not only *what* McKinney claims, but also *why* he claims it. Members may disagree with one or both parts of what he says. McKinney *means* increased economic globalization has been good news for the poor overall, but opposition (especially in the richer nations) could bring globalization to an end as it did at the beginning of the twentieth century.

Why does he think it is good news overall? Because it decreases absolute poverty and increases prosperity overall, especially in poorer countries that are most integrated into the world economy. *Why* does he think there will be opposition? In richer nations, many workers fear job insecurity (especially where the social safety net is inadequate or fragile) and are becoming disgusted with increasing inequalities of wealth. Another concern is degradation of the earth's natural resources through uncontrolled growth. There have been negative local effects in shifting national economies – e.g., the disruption of Mexican farming from too rapidly eliminating restrictions on corn imports from the United States.

3. McKinney urges Christians to assist those in poorer nations by “joining advocacy groups on their behalf, supporting mission agencies, and assisting the churches in such countries that are often critical change agents. Also, Christians in business are increasingly viewing their business operations in poorer countries as opportunities for both Christian witness and the improvement of social conditions there.” We should advocate that countries provide “technical assistance and availability of credit, improvements of transportation and marketing networks, and increased access to education” to the poor and disadvantaged.

We can help workers in richer nations who are harmed by globalization by advocating for more equality of income, affordable health insurance that is portable from job to job, and social assistance to cushion the blow of lost jobs. “New approaches are needed, such as wage subsidies to compensate those who have had to take lower-paying jobs and portability of health insurance and pensions for those who have permanently lost jobs. For those whose skills are being made obsolete by technological change or structural changes in the economy, a tax credit for education and training expenditures is recommended.”

4. Members may mention how *I Dream of Shoes* reminds us of economic inequality in two ways – the Kenyan girls' disparate wealth, and our wealth in shoes (and other things) in relation to these girls. *Sinai Coke* suggests how economic globalization leads to cultural globalization, a relationship McKinney does not address. In *Burden Bearer* we notice, by contrast to the Kenyan woman, our increased disconnection from the manual labor necessary for life. Globalization is shifting the workload around the world. *Power is Wealth* suggests in a very basic way the technological revolution that, according to McKinney, is driving globalization and causing increased wage differences between skilled and unskilled workers.

The image *Stonebreakers* suggests how personal exposure to poverty can stir our compassion. For Varland, *Keys* symbolizes the power that wealth gives us “to unlock the suffering of so many people.” As McKinney reminds us, we exercise our power of wealth not only through acts of personal charity, but also through calls for societal action.

Departing Hymn

If you choose not to sing the hymn, you may read the hymn text in unison or silently and meditatively as a prayer.

A Just and Living Wage

Lesson Plans

Abridged Plan	Standard Plan
Prayer	Prayer
Scripture Reading	Scripture Reading
Reflection (skim all)	Reflection (all sections)
Questions 1 and 2	Questions (selected)
Departing Hymn	Departing Hymn

Teaching Goals

1. To understand the idea of a living wage and to estimate this wage for your community.
2. To consider reasons, based in Scripture and Christian theology, for paying workers a just and living wage.
3. To weigh objections to a public policy requiring employers to pay at least a living wage.

Before the Group Meeting

Distribute copies of the study guide on pp. 10-11 and ask members to read the Bible passage in the guide. Distribute copies of *Global Wealth (Christian Reflection)* and ask members to read the focus article before the group meeting. For the departing hymn “Jesus Shall Reign Where’er the Sun” locate the familiar tune DUKE STREET in your church’s hymnal or on the web at www.cyberhymnal.org.

Begin with a Calculation

What annual income does a single person need in order to live in your community? What income would a single parent with one child require? What about a family of two adults and two children? Just consider the basics: a very frugal budget for food, childcare, medical insurance, housing, and transportation, and no more than \$10 a day (\$3600 a year) for *everything* else.

The Living Wage Calculator (www.livingwage.geog.psu.edu) shows these required incomes and a living wage for any town or city in the United States. Do a calculation for your community and print it out for reference. For example, as I am writing, in Waco, TX, the annual income a single person needs is \$14,978, a single adult with a child needs \$26,740, and a family of four needs \$38,358. The living wage in Waco is \$12.86 an hour, which is more than twice the federal minimum wage. The Poverty in America project at Pennsylvania State University defines a living wage as “the hourly rate that an individual must earn to support their family, if they are the sole provider and are working full-time (2080 hours per year).”

The Living Wage Calculator shows the average local wages in twenty-two job categories. In Waco, workers in *ten* categories typically do not earn a living wage. What about your community? Do junior staff members at your church earn a living wage? What about the women and men who serve food in your favorite restaurant, teach at the local school, or work in your office?

Prayer

Invite members to share their personal celebrations and concerns with the group. Provide time for each person to pray silently. Conclude by reading the prayer printed in the study guide in unison.

Scripture Reading

Ask a group member to read James 5:1-6 from a modern translation.

Reflection

“The essential task for Christians at the moment is to reflect on whether the living wage is desirable or not,” Jerold Waltman writes. This study simplifies his rich case for the desirability of requiring employers to pay a living wage: it focuses on his first line of reasoning – that the living wage is also a just wage. Members may explore his second reason – that the living wage is an efficient way to alleviate poverty – by responding to the third study question.

If we agree a living wage is desirable, Waltman continues, then “we should be mindful of, but not overwhelmed by, the practical difficulties.” He recommends moving cautiously toward a social policy requiring employers to pay a living wage. Some would object. With those who say the free market is beyond moral criticism because it is good in itself, he simply disagrees. To those who “see the market, even with all its failings, as the best guarantee of social justice,” he responds with recent evidence that a minimum wage (and, probably, a living wage) can help to alleviate poverty without increasing prices, causing inflation, or slowing economic growth.

Study Questions

1. “Minimum wage” is an economic term for a legally established and enforced baseline wage. “Just wage” is a medieval Christian term for a wage that would be accepted by reasonable workers – that is, by workers who negotiate without any coercion, with relevant knowledge about the job and their employment options, and not from a vastly unequal position with the employer. “Living wage” is a recently minted term for a wage that reflects the needs of the worker, whether this amount is established by bargaining or law. For example, the Poverty in America project at Pennsylvania State University specifies a living wage as “the hourly rate that an individual must earn to support their family, if they are the sole provider and are working full-time (2080 hours per year).”

These terms overlap in practice. A living wage probably is a just wage (if we assume that reasonable workers would bargain for a wage that meets their needs). A living wage could be a minimum wage (if a law were passed requiring employers to pay it to their workers).

A living wage varies among communities because the cost of living in them varies. As the costs of food, childcare, medical insurance, housing, transportation, and other necessities increase, the living wage must increase to purchase them.

2. Workers should be paid a fair wage, the late medieval Christian philosophers thought. This meant an employer should not take advantage of a worker’s ignorance about the job or employment options, lack of power, or desperate situation. More recent Catholic social teaching states this in a positive way: “wages ought not to be insufficient to support a frugal and well-behaved wage-earner” (*Rerum Novarum*, 1891); “remuneration for labor is to be such that man may be furnished the means to cultivate worthily his own material, social, cultural, and spiritual life and that of his dependents” (*Gaudium et Spes*, 1965); and “A just wage is the legitimate fruit of work” (*Catechism of the Catholic Church*, 1992).
3. Waltman says that a living wage (1) reinforces “the meaning and dignity associated with work,” (2) “strikes at the root of many facets of the problem of poverty” because wages are the main income for most people, and (3) avoids the problems of public expenditure policies (e.g., that they create dependency among recipients, “pit one segment of the community against another, for who is a payee and who is a recipient is easily demarcated,” and require a large bureaucracy). “What the living wage can replace are the bevy of cash transfer payments and tax subsidies (such as the Earned Income Tax Credit) given to individuals.”
4. First, if the U.S. requires a living wage, unscrupulous employers will seek out illegal workers more than ever. The only possible response will be to place severe restrictions on immigration. Waltman admits, “the harshness associated with such policies runs counter to the liberal values espoused by modern democracies.” Second, if a developing country requires a living wage, its unscrupulous employers will dodge it in order to gain an advantage in international markets. Enforcing the wage will require “some type of international inspectorate. But problems abound here as well.” Even so, he believes the living wage is a worthy ideal to pursue, despite the practical difficulties we must overcome.

Departing Hymn

If you choose not to sing the hymn, you may read the hymn text in unison or silently and meditatively as a prayer.

Investing in the Global Age

Lesson Plans

<i>Abridged Plan</i>	<i>Standard Plan</i>
Prayer	Prayer
Scripture Reading	Scripture Reading
Responsive Reading	Responsive Reading
Reflection (skim all)	Reflection (all sections)
Questions 1, 2, and 4	Questions (selected)
Departing Hymn	Departing Hymn

Teaching Goals

1. To review Amos' warning to the rich who focus on their profits at the expense of the poor.
2. To discuss how to save and invest our wealth in ways that further God's Kingdom.
3. To consider how to "think locally" –by investing in worthy entrepreneurs and discipling businesspeople in our congregations.

Before the Group Meeting

Distribute copies of the study guide on pp. 12-13 and ask members to read the Bible passage in the guide. Distribute copies of *Global Wealth (Christian Reflection)* and ask members to read the focus articles before the group meeting.

Begin with a Comment

"It is not wrong to want to live better; what is wrong is a style of life which is presumed to be better when it is directed towards 'having' rather than 'being,' and which wants to have more, not in order to be more but in order to spend life in enjoyment as an end in itself," wrote John Paul II in *Centesimus Annus* (1991), his letter on Christian responsibilities and opportunities in the economy. "It is therefore necessary to create life-styles in which the quest for truth, beauty, goodness, and communion with others for the sake of common growth are the factors which determine consumer choices, savings, and investments.... I am referring to the fact that even the decision to invest in one place rather than another, in one productive sector rather than another, is always a moral and cultural choice. Given the utter necessity of certain economic conditions and of political stability, the decision to invest, that is, to offer people an opportunity to make good use of their own labor, is also determined by an attitude of human sympathy and trust in Providence, which reveal the human quality of the person making such decisions."

What sort of Christian faithfulness does our investing reveal? What sort is it shaping?

Prayer

Invite members to share their personal celebrations and concerns with the group. Provide time for each person to pray silently. Conclude by asking God to open members' eyes so that they may discern how to participate in the global economy with justice and compassion.

Scripture Reading

Ask a group member to read Amos 8:1-8 from a modern translation.

Responsive Reading

The leader begins and the group reads the lines in bold print.

Reflection

We can use our after-tax income in three ways: spend it, save it, or give it away. As we spend and save it in a global economy, it is hard to know whether we are benefiting or harming the poor. Should we dodge this problem by spending and saving as little as possible? We must spend and save something. And this strategy of retreat is not always the morally best choice, for we can invest our wealth in just and compassionate ways that further God's Kingdom.

Since most “advice regarding savings or investment for the Christian seems barely discernible from secular materials,” Laura Singleton focuses on faithful investing through local banks, socially responsible mutual funds, and microfinance organizations.

Study Questions

1. When we invest our money, we let someone else finance activities that can benefit neighbors and care for God’s creation or harm them. If all goes well, we will help others, in the words of John Paul II, “make good use of their own labor,” but if it goes badly, we may assist them in unjust and uncaring actions. In a global economy, it’s hard to know how and by whom our money will be used. Even the most careful investor in the economy, affected as it is by the world’s brokenness, needs “an attitude of human sympathy and trust in Providence.”

If we only seek to maximize returns, we surely will do more harm than good. How can we pursue other goals of faithful investing? Singleton summarizes: “we would like to see businesses that pollute neither the air nor the airwaves. We want workers treated fairly and granted a living wage, but our value for human lives is also reflected in the desire not to see laboratory experiments treating human embryos as disposable elements in the quest for healthcare innovations. We would like to see businesses avoiding corruption and bribery, and we would also like to see transparent financial management and reporting.” Members may add other goals to this list: we would like to see businesses invest in local communities, avoid profiting from certain weapons, avoid promoting unhealthy addictions, and so on.

2. SRI and VBI mutual funds promise to help investors “do good by doing well” because they screen “companies not only by their investment potential, but also by standards of social responsibility” (*www.pax-world.com*, accessed July 23, 2007). Internet sites like Social Funds (*www.socialfunds.com*) provide information about various social screens of SRI mutual funds and summarize the goals of prominent community investment organizations.

Singleton urges us to study not only a fund’s social screen, but also the companies in its portfolio. “When looking at SRI guidelines, it is also worth considering not just whether they include issues that you deem important but whether all the practices they require are ones you feel companies should be demanded to enact to be considered ‘socially responsible.’ As SRI funds increasingly codify their definitions, the process is dominated by secular priorities not always shared by Christians, leading to guidelines that may force conformity on issues where you might support freedom of conscience.”

3. Caring for our families includes investing their resources for a good financial return. Yet we can benefit our communities, distant neighbors, and the environment through investments that do not maximize financial returns. So far, it looks like one good competing with another. But think about the considerable harm we might do to our families and others through careless profit-driven investments and the kind of persons we will become if we ignore such harms. Perhaps caring for our families (not to mention caring for our neighbors and the world) requires us to invest with more modest expectations for financial returns.
4. This may encourage fellow members, spread business ownership, and “multiply businesses with a strong social conscience.” Does your congregation have the expertise to identify and nurture worthy entrepreneurs? Would it become a source of jealousy among potential recipients? Discuss the financial savvy and spiritual maturity Singleton’s proposal requires.
5. Perhaps we “compartmentalize working hours as non-sacred” because we do not consider how moral businesses can benefit our neighbors and care for the creation. Maybe we are jaded by “the fundamental nature of investor capitalism...that prioritizes shareholder returns, particularly in the short term, over virtually all else.” Do we lack “an attitude of human sympathy and trust in Providence” that John Paul II talked about?

Departing Hymn

“If Only I Had Known” is on pp. 43-45 of *Global Wealth*. If you choose not to sing the hymn, you may read the hymn text in unison or silently and meditatively as a prayer.