

Spring 2017

Reflections

Y A L E D I V I N I T Y S C H O O L

a magazine of theological and ethical inquiry

God and Money: Turning the Tables

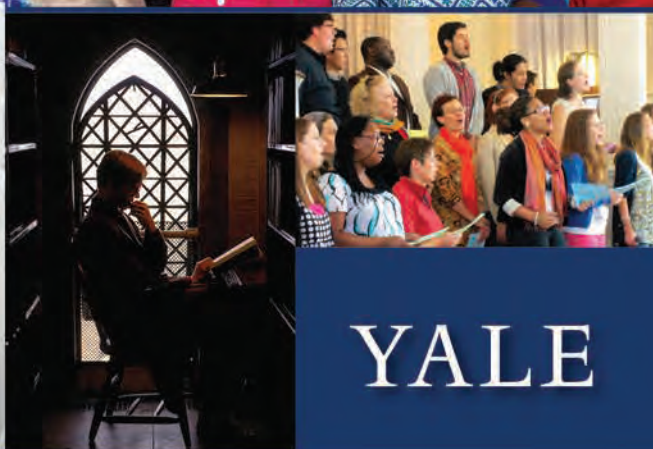


Christ Overturning the Money Changers' Table by Stanley Spencer

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COVER ART

Christ Overturning the Money Changers' Table
by Stanley Spencer (1891-1959)
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From the Dean's Desk



Gregory E. Sterling
The Reverend Henry L. Slack
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& Lillian Claus Professor
of New Testament

The fifth petition in the Matthean version of the *Pater Noster* is “forgive us our debts as we have forgiven our debtors” (Matt 6:12). Many of us recite this or the version attested in Origen: “forgive us our trespasses as we have forgiven our debtors” (although we typically use “trespasses” in the second half as well).

Luke’s version reads: “forgive us our sins, for we forgive all our debtors” (Luke 11:4). The fact that the second half of the clause contains the word “debtors” suggests that the first half originally had “debts” (the Q version). Although the Third Evangelist knew and used the concept of sin as debt (Luke 13:4), he and Origen probably changed the word from “debts” to “sins” and “trespasses” to make the offense against God clearer for Greco-Roman readers, just as it does for worshipers today.

I have often thought about the relationship between sin and debt. It is interesting to think of sin in terms of debt; it is a powerful image. It is also worth thinking about this in reverse: debt as sin. The metaphor is shocking when put this way. Though I would not want to make the equation literal, it is worth pondering the moral problems that excessive debt creates.

One of my greatest concerns as dean is the level of student indebtedness. The single greatest problem this creates is that it can force students to make career choices that reflect their sense of fiscal responsibility rather than their sense of calling. So, for example, 66 percent of last year’s graduating class entered Yale Divinity School with an average student debt of \$37,886. At graduation, this debt level had increased to an average of \$60,045. Now \$60,000 is relatively insignificant for graduates of major business schools, law schools, or schools of medicine, but it is excessive for those entering ministry and not-for-profit organizations.

We have also learned that more than half of our students overestimate their future compensation. In a survey conducted among students and alumni/ae in 2015, we found that 56 percent of our students and 49 percent of our alumnae/i did not have a realistic idea of their earning potential. More directly to the point, 48 percent of our students and 42 percent of alumni/ae indicated that debt is affecting their career decisions.

This makes student indebtedness an issue that we must all face. We cannot afford to make theological education unaffordable for those who have a call to enter ministry. This is a particularly challenging problem for a school that is a full-time residential institution, since students cannot work full-time and attend school full-time. It is an acute challenge for churches who need trained ministers more than ever, but have fewer resources to pay them. The same is true for other forms of ministry in nonprofit organizations that offer limited salaries. The image of debt as sin begins to seem quite relevant. So this Spring issue of *Reflections* is dedicated to examining theological dimensions of economic justice and reform, with a special look at the crisis of student debt.

In its first decades, Yale Divinity School did not charge tuition. By the early 1900s, Frank K. Sanders, the first administrative dean, proposed a tuition fee. When the faculty rejected it, he resigned. However, financial constraints had become obvious, and future deans succeeded in charging tuition. We are attempting to return to the early practice of tuition-free education for all those with demonstrated financial need. We are taking this on with the help of many donors who want to make sure that students do not have excessive debt. It is in this spirit that we reverse the metaphor in the second half of the line in the Lord’s Prayer: Forgive us our debts as we have forgiven those who are in debt.

A handwritten signature in cursive script that reads "Gregory E. Sterling".

Gregory E. Sterling, Dean



At the World Economic Forum in Davos, Switzerland, 1997

Photo by Peter Marlow

© Peter Marlow/Magnum Photos

Money, Morals, and the Cry of Matthew 25



By Kenneth Briggs '67 B.D.

*"The crisis of the church ... is not the crisis of the church in the world, but of the world in the church."
H. Richard Niebuhr in The Church Against the World (1935)*

Without cushioning, the Bible's sayings about money can be jolting. They're as blunt and categorical as Scripture gets. "Woe" to the rich, the deluded who think they can serve both wealth and God, the haughty who lord it over poor people, the greedy who place faith in possessions, including bigger barns to hold their largesse. Many more passages lie in wait – at least 70 New Testament references alone – to ambush the reader and hearer of Scripture.

But most of us have become bullet-proof through years of religious conditioning of one kind or another. We're ready for the stun gun, as it were, by resorting to "explanations" that take the edge off the message. For moderate and liberal Protestants, the historical-critical investigation of the Bible has

Anxiety around money deserves the kind of careful pastoral attention that goes to parenting, grief, or addiction. Yet it normally receives nothing like that.

produced a neutralizing confusion. Scholars have disabused many of us of assumptions that Jesus actually uttered those hard sayings or that they came from any single source. They are not necessarily to be taken at face value, so relax. Either he was using hyperbole, or someone later inserted troubling verses to make a certain point. One way or another, their vinegar gets diluted.

Escape Hatch

As I discovered during research for a book on the Bible in America, much of that first-rate scholarship has had the unintended effect of eroding the authority of Scripture, rendering the money passages relatively harmless. Escapes hatches are there for the taking: "He didn't really say it or mean it."

More literal-minded Bible interpreters aren't moved by such academic testimony, but they are no less ready to deflect the blow. One Sunday morning in a sparkling Iowa evangelical congregation, I heard the preacher draw on the "where your treasure is" portion of Matthew 6. He carefully dissected our choices: Either trust material goods or God Almighty. The former was tempting, to be sure. Society's confidence in "things" these days has created idols that draw people away from worship of the true God. Treasuring goods rather than Christ is fraught with dire consequences. But keep in mind, said the eloquent preacher, that St. Paul didn't say money was evil – rather, the "love" of money is what did you in. St. Paul's bailout passages in First Timothy have allowed countless Christians to exhale.

Seamless and Silent

Churches of all stripes that I attended across America are virtually silent about the power and purposes of a money economy. The attachment to free enterprise across Christian traditions has been seamless and unquestioned. Rightly or wrongly, the fundamentals of our economic system have been absorbed into our Christian way of life.

The history of this acquisition is remarkably uncomplicated, fueled largely by convictions of early European settlers that God had seeded the New World's promise of freedom with the basic prin-

ciples of capitalism. Noted church historian Mark Noll concludes that American Christianity has had nothing significant to contribute to the country's economic thinking since the late 19th century. By then, Marx's *Das Kapital* was rattling economic foundations which, in turn, encouraged new reli-

Historian Mark Noll concludes that American Christianity has had nothing significant to contribute to the country's economic thinking since the late 19th century.

gious social reforms, including the stirrings which became Catholic social doctrine. The influence of economic reform ideas in American churches took place mostly on the margins, in the form of backing for organized labor and social welfare causes embodied most prominently in the Social Gospel Movement.

Entwined as the themes of money and faith have been over the centuries, the money part of congregants' lives unfolds separately from their faith lives, usually with little or no advice from the churches. Church finances occupy a circumscribed place in most Protestant parishes. Members may see budgets, hear appeals, make decisions about tithing and the amount of their pledges, and respond to special needs. Otherwise, worshippers fend for themselves, rarely seeking a theological assessment of economic suppositions that drive the nation.

A Great Exception

During periods of economic distress – recurrent recessions, wars, revolutions in productivity – the mandates of Matthew 25 resurface to highlight human suffering and the church's call to reduce it.* Such attention always exposed deep flaws in the system, but so far no crisis has fomented major reform. The Social Gospel cause and Catholic movements for social justice remedied material ills and stirred protest but couldn't substantially shift economic priorities. The great exception, of course, was the Great Depression in the 1930s, but the counterassault against that national insertion of quasi-socialism began in the second half of the century and seems poised now to achieve most of its goals.

American denominations do admit to pronounced differences on matters of the common

good, but mainly they exhibit variations on a consistent theme of loyalty to capitalist convictions. American Christianity has shown little ability or conviction to nudge the economy one way or another, except to direct occasional energies to incremental policy changes or specific programs such as food stamps. The dominance of free enterprise values goes unchallenged. Does this acquiescence agree with gospel purposes or does Christianity have its own lessons to impart? If so, is it too late?

Stout defenders of capitalism as an adjunct to the faith continue to hold serve. Arthur C. Brooks, head of the American Enterprise Institute, sums up the case for compatibility in the Feb. 20, 2017, issue of *America*. Despite its need for repairs, Mr. Brooks argues, capitalism promotes the Christian ministry of mercy by serving as the greatest generator of trickle-down wealth ever conceived. The portion of the world's poorest people living on \$1 a day has shrunk by 80 percent in recent years on the strength of free-market activity, he notes. The degree to which that achievement has fostered a better way of life in Christian terms goes unexamined.

Christian Realism?

Skeptics seldom renounce free enterprise as such but attempt to modify or redirect policies that in their view can better serve Christian ends. Reinhold Niebuhr, as depicted in the new documentary, *An American Conscience*, adopted broad reform in his early years by becoming a socialist but later focused on holding economic and political practices accountable to the exacting imperative of justice as handed down by biblical tradition. Niebuhr believed that pressing such religious imperatives on a large scale makes worthy ends possible in a fallen world where perfect love is unachievable.

The 2016 election has put this long debate in sharper relief. According to most post-election analysis, Donald Trump won the White House by channeling the public anger of American workers against economic policies fomented by elites that robbed these voters of jobs, living wages, and the consideration they deserved (grievances which Bernie Sanders likewise sounded from the left, with similarly rousing effect). At the opposite end of the income scale, many affluent Americans saw Trump's pro-business, anti-regulation bent as a chance to boost their own coffers.

Faith-based Base

Faith-based America went for Trump: more than 80 percent of white evangelicals, as well as slightly more than half of Catholics and mainline Protestants. Was that a verdict favoring a capitalist system of less social service and health care? A passion-

* Matthew 25 issues plainspoken directives about everyday ethics – give food to the hungry, water to the thirsty, welcome the stranger, clothe the naked, visit the imprisoned. “Truly I tell you, just as you did it to one of the least of these who are members of my family, you did it to me.”



Police arrest demonstrators of the Occupy Wall Street movement,
New York City, 2011.

Photo by Christopher Anderson

© Christopher Anderson/Magnum Photos

ate expression of faith in a free market with fewer restraints? Or an assault on voters' self-interest?

Answers are hard to come by, even as political and religious turmoil spreads. But for those in the pews who are troubled by faith's apparent silence, churches can still take up the challenge. The economic anxieties of worshipers clearly constitute a

We need to approach Scripture with an open mind that allows it to escape the caricatures that encase it in 21st-century irrelevancy and doubt.

pastoral concern that warrants a fresh look at the fertility and promises of faith. Circle back to those intimidating passages in the Bible that approach questions about money through parabolic, metaphoric, symbolic, and rhetorical windows. Under conditions of free thought and open imagination, the temptation to treat those verses with "fight or flight" simplicity can be confronted and transcended.

To make that possible, a mature lay approach to biblical scholarship is necessary. Gifted research findings that overturn long-held assumptions about the authorship and contents of Scripture have too often been reported in ways that spawn disillusionment about the Bible's reliability, as if its myriad writings are little more than a random assemblage of disparate pieces with no central purpose, a pile of fragments rather than a coherent jigsaw puzzle.

Credible Testimony

Bible research isn't about affirming or destroying faith, however. It draws on objective, scientific methods to uncover knowledge about authorship, purposes, and development. Greater contact between scholars and church people could reduce misunderstanding and restore the Bible's credibility, not by softening scholarship but by placing it within wider testimony of how Scripture is received and understood. Some scholars do that. In my opinion, more interactive Bible study is needed to reconcile scholarship and piety. If Scripture is to be worthy of trust among 21st-century Christians, we need to approach it with an open mind that allows it to escape the caricatures, stereotypes, and suspicions that encase it in irrelevancy and doubt.

Most churches will have to go even further if they want to take seriously the wider dimensions of faith and money in Scripture: They should look at conditions beyond their immediate surroundings. Churches typically reflect the income levels, classes, and race that surround them, narrowing perceptions of what would serve the common good (see Bill

Bishop's outstanding book, *The Big Sort*). Watching the 10 o'clock news won't suffice for closer exposure to real-life struggles of people far from our comfort zones. Such isolation shapes both thought and action regarding the economy's purposes.

Anxiety around money (material, spiritual, vocational) deserves the kind of careful pastoral attention that goes to parenting, loss of loved ones, or addiction. Yet it normally receives nothing like that. Congregants and clergy are left to the relentless pounding of a consumer-driven system without sufficient Christian rebuttal. The potential for critical response remains, however, in Jesus' appeal to love our neighbor as ourselves. Eventually that leads to what we do with our money and the cry of Matthew 25.

Journalist and commentator Kenneth A. Briggs '67 B.D. is the author of The Invisible Bestseller: Searching for the Bible in America (Eerdmans, 2016). For many years he worked as religion writer for Newsday and as religion editor for The New York Times. He has taught journalism and religion at Columbia University, Lafayette College, and Lehigh University. His previous books include The Power of Forgiveness (Fortress, 2008) and Double Crossed: Uncovering the Catholic Church's Betrayal of American Nuns (Doubleday, 2007).

BALD EAGLE

By Connie Wanek

Your image in on my credit card,
you and the old red, white, and blue.
Each purchase receives your scrutiny
if not approbation: yes,
I should buy less chocolate and more fish.
You're on my green bills, too,
an endorsement of bold shopping habits,
of soaring to Target and descending,
talons outstretched.
I saw you once beside the freeway
perched in a naked winter tree
waiting for fatalities, presumably.
You have to be practical; meat is meat.
Even the emblem
of the United States of America
must eat.

Virtuous Cycles: Supporting Future Ministers



By Jo Ann Deasy

In 2013, Lilly Endowment launched an initiative to find solutions to worrisome trends around student debt and the financial challenges of ministry. Coordinated by the Association of Theological Schools (ATS), “Economic Challenges Facing Future Ministers” (ECFFM) began as a three-year project involving 16 theological schools. It has since expanded to 67 schools in 27 states and 27 denominations, reaching more than 17,500 students.

The project’s findings have confirmed many of our assumptions about educational debt, but we have also learned new things that are now shaping best practices and research on the challenges of theological education, ministry, and finance. The hope is to create pathways for future ministers to pursue seminary in fiscally sustainable ways so they can lead congregations without financial strain.

When ECFFM got started, we knew educational debt levels among divinity graduates had been steadily rising over the last decade. The initiative allowed us to look more closely at the details.

Startling Stats

What initially surprised us was the large number of students – in 2016, almost half (46 percent) of graduates from ATS schools – who were not incurring any new educational debt in seminary. However, the other segment of graduates – 54 percent – took on nearly \$37,000 in educational debt on average, up significantly from about \$20,000 in 2006. As we learned, the number of students borrowing is not increasing, but the amount they are borrowing is climbing significantly.

Educational debt does not affect everyone in the same way.

- 82 percent of Black/Non-Hispanic students* graduated with new educational debt incurred in seminary; the average amount among these borrowers was over \$46,000.

- Female students were just as likely as male students to bring debt with them to seminary. However, 58 percent of female students took out new educational loans in seminary, compared to 50 percent of male students, and the average debt incurred was higher (\$39,000 vs. \$35,000).

- Younger students, who have not had as much time to pay off undergraduate loans, are more likely to incur debt in seminary (57 percent, compared to 49 percent of those over 50 years old).

We expected younger students to take out more educational debt during seminary. What surprised and worried us was the amount of debt being in-

Many students were ashamed of the debt they carried. It was easier for many to take out another loan than ask for help when they were struggling financially.

curred by older students. Though students over 50 were less likely to take on educational debt during seminary, they were more likely to borrow \$60,000 or more (14 percent of them vs. 8 percent of students in their 20s). With fewer years in the workforce to pay off their debt and with the struggle, for some, to find work in churches that pays enough to make debt payments, older students run the risk of defaulting on their loans, which can hurt their Social Security benefits if the lender is the federal government.

* This language comes from the ATS Graduating Student Questionnaire.

Many explanations are offered for today's high levels of educational debt. Some people blame the rising cost of tuition in theological schools. Overall net tuition at ATS schools increased by approximately 50 percent between 2004 and 2014, significantly outpacing inflation rates. However, when ATS compared net tuition at member schools with the average amount of educational debt incurred by graduates, we found no correlation. Net tuition at an individual institution did not predict debt levels. There were institutions where students received full-tuition scholarships yet these students still incurred high levels of debt, and schools where students faced relatively high tuition rates and still graduated with little or no debt.

Tuition certainly contributes to educational debt levels, and many schools are exploring ways to lower tuition costs. Some schools are reducing the required credit hours for degrees, others are creating advanced standing programs (which allow credits

I did everything I was supposed to do to save money and still I graduated with \$30,000 in educational loans.

for undergraduate religion courses) or accelerated bachelor's-to-master's degree programs. Others are starting new capital campaigns to increase scholarships, or examining their own administrative structures for ways to be more efficient in their work. All of these efforts contribute to lowering the cost of theological school.

However, the lack of correlation between tuition and educational debt levels suggests other factors are also fueling the problem. These include high living expenses, poor lifestyle choices, a decrease in congregational or denominational financial support for students, lower wages for part-time jobs, and an increase in undergraduate debt brought to seminary.

Wiser Choices

The ECFFM project has seen early successes in the form of interventions to help students make wise choices. Schools have partnered with financial literacy organizations, local financial advisors, business schools, and denominational pension boards to create workshops, courses, online training, and mentoring programs. These have been most successful with students who have low levels of debt. Such programs have had more difficulty reaching high-debt students.

Indeed, many schools have been frustrated with the overall lack of participation by students

in programs that aim to help them incur less debt. In some institutions, students resisted because financial counselors and teachers lacked theological training, brought a different theological perspective, or did not seem to understand the specifics of clergy finances.

More often, though, schools suggested the resistance was caused by social and psychological factors associated with contemporary society's "code of silence" around money, a culture of blame and shame around issues of debt.

Blame and Shame

Thus, in many cases, students were unwilling to come forward and ask for help when they were struggling financially. It was easier to take out another loan than try to address their financial issues or ask people to support them as they prepared for ministry. Many were ashamed of the debt they carried, even if their struggles were related to circumstances outside of their control. A widespread culture of blame in society intensifies a tendency to regard theological education as a private affair to be financed by individual students rather than as a responsibility shared by the congregations and denominations that called them to seminary. If students incurred high debt, it's their own fault.

It is true that some students make bad financial choices or spend extravagantly on things they can't afford. But our data shows that students today can work just as hard as students a generation ago, make the same prudent spending choices, and still end up with high levels of debt. And sometimes they are doing exactly what they are supposed to do – yet still they are saddled with more debt.

I must admit my own resistance to the blame language associated with educational debt. This is partly based on my own experience. When I was pursuing my M.Div., I had several seminaries to choose from. I ended up picking an expensive resi-

Students today can work just as hard as students a generation ago, make the same prudent spending choices, and still end up with high levels of debt.

dential seminary that offered very few scholarships to students. Why? Yes, I loved the campus, but more importantly it was the one most of my mentors recommended. There were no conversations during my discernment about the cost of seminary or how I was going to finance it. The congregation I was serving as an intern did its best to support me. The

junior high girls I worked with sold donuts and coffee on Sunday mornings for a month to raise funds. In the end, they sent me off with 300 one dollar bills safety-pinned to a green T-shirt – a gracious gift that didn't even cover tuition for a single course.

During the first year of seminary I lived in a tiny dorm room just big enough for my bed, a desk, and a small dresser. I ate in the cafeteria. Didn't go out to movies or concerts. I missed the weddings of many friends across the country because I was trying to make wise budgetary choices. I took a full course load and worked several days a week as a nanny. When a TA position opened up, I did that as well. I spent the summers taking temp positions at local businesses. I did everything I was supposed to do to save money ... and graduated with \$30,000 in educational loans.

Overcoming Rhetoric

During the first years of the ECFM initiative, many schools themselves had to work hard to overcome the rhetoric of shame and blame associated with educational debt. Soon we changed the language we used in ECFM procedures – shifting from a focus on seminary student responsibility to a broader emphasis on systemic issues that contribute to the high debt loads on individuals.

This shift was important not just for students but for relationships with congregations and denominations. A focus on the systemic issues allowed all parties to come together without blaming any one player, whether seminary or congregation or student. It's crucial that all involved get to work on the common problem of how to equip individuals whom congregations and denominations call into service.

In that spirit, several seminaries have shifted their financial aid approach from a "procedural" to a "relational" strategy where financial aid offices partner more personally with students to provide information and counseling that will help them make the best possible choices to get through seminary with manageable debt loads. In some schools this counseling begins with prospective students, giving them a realistic picture of the cost of seminary, their potential future salary, and the options for degrees and funding.

Cycles of Virtue

Several seminaries are going further. Some are working with congregations to find financial support for those in their midst who are discerning a call to ministry. Other schools are training seminary students not just to be financially literate but to be better equipped to lead congregations that are often struggling financially themselves. By training

seminarians to be wise financial leaders, developing their skills in business, entrepreneurship, and fundraising, theological schools are creating a virtuous cycle – where financially equipped students create financially stronger congregations who are then able to financially support future ministers.

Through Lilly's ECFM initiative in the next few years, ATS will be doing more research on debt factors among seminary students. We'll be studying best practices that are emerging from the schools and doing targeted research on issues such as debt among Black/Non-Hispanic students, the impact of early financial conversations on admission and retention, and the impact of educational debt on faculty.

Our goal is to help theological schools meet the economic challenges facing their students as they continue their mission to serve communities of faith and the broader public.

Jo Ann Deasy is director of Institutional Initiatives and Student Research at the Association of Theological Schools, where she coordinates the "Economic Challenges Facing Future Ministers" initiative. She is ordained in the Evangelical Covenant Church and has a Ph.D. in congregational studies from Garrett-Evangelical Theological Seminary.

DEBTORS

By Jim Harrison

They used to say we're living on borrowed time but even when young I wondered who loaned it to us? In 1948 one grandpa died stretched tight in a misty oxygen tent, his four sons gathered, his papery hand grasping mine. Only a week before, we were fishing. Now the four sons have all run out of borrowed time while I'm alive wondering whom I owe for this indisputable gift of existence. Of course time is running out. It always has been a creek heading east, the freight of water with its surprising heaviness following the slant of the land, its destiny. What is lovelier than a creek or riverine thicket? Say it is an unknown benefactor who gave us birds and Mozart, the mystery of trees and water and all living things borrowing time. Would I still love the creek if I lasted forever?



The relationship between religion, money, status, and economic justice is complicated and conflicted. Society reflects moralistic attitudes about who has earned their wealth and who deserves to be poor. It is urgent that religious tradition's critique of economic assumptions and injustices be heard.

Often ministers see these economic tensions in their own lives and vocations. They try to balance their sense of call with an ability to make a living and live a comfortable life. They want to be justice advocates for people everywhere, yet find their own professional status or compensation devalued by society or even by their own religious institutions.

Some ministers are hesitant to be strong negotiators for themselves and their pastoral financial packages. This caution might be fueled by feelings of clergy guilt about standing up for adequate compensation at all. They don't want to be perceived as motivated by greed or money rather than by doing the work as servants of God.

Deep social biases affect attitudes toward clergy work. Society confers status upon professions based on particular definitions of worth or utility. One's prosperity is hailed as a sign of God's favor. People in poverty are blamed for their own troubles, accused of a lack of initiative or some character flaw. If the culture devalues the poor, then those who work with them and on their behalf, ministers included, will also be accorded less value.

There's an irony in such social devaluation: Religious organizations serve as local anchors and sources of hope across the nation. Their work figures heavily in the social welfare history of America. They partner with other community groups and agencies to meet needs regardless of religious affiliation or non-affiliation. Considerable charitable work is provided in a nonsectarian way by religious institutions directly or through nonprofits they have established. This work heavily subsidizes the fiscal cost of services that society would otherwise be forced to absorb itself.

Thus society has a stake in the viability of theological education and its graduates, many of whom become leaders in charitable organizations and nonprofits. The funding of theological training – the creation of more generous grants, affordable loans, and other partnerships – ought to be a part of our public conversation about the greater health of society.

Theological educators and other religious leaders must continue to shape this conversation and strengthen the position of future ministers – teach-

ing financial literacy, assessing the moral values that move markets, analyzing the social impact of economic models, also helping students confront uneasy questions about how to manage finances, compensation, and retirement planning.

Seminaries and divinity schools could convene the broader academy and wider community, from the disciplines of business, law, political and social science, and craft an ethical vision of a healthy economic life.

The theological conversation ought to attend to the matter of a fair financial relationship between ministers and the congregations or organizations that hire them. There is an economic justice question for congregations themselves to face: They can't fight for the living wages of others with integrity if they neglect the adequate compensation of their own staffs.

Money itself has never been the root of evil. What is evil is how we value money over human dignity, how we earn and use money at the expense of others, how we define profit in ways that exploit the consumer and limit the chances for others who despair to earn a living wage.

The greatest class divide among us is between those who privately own the means of producing and distributing our goods and services – and most of us who must "sell" our ability to earn an income. Those who own the goods and services that we in turn sell endeavor to earn a profit from our labor so that they can continue to provide those services and remain competitive in their domains and the marketplace.

The basic system of capitalism offers great benefits to the world. However, its focus on individual choices and behavior ignores systemic and policy causes of the poverty that grips many Americans. Underemployment, racism, the prison industry, criminal justice patterns, voter suppression, xenophobia, and repressive ideologies based upon religious beliefs obstruct a people's right to reform structures that deny them basic economic security.

This a moment for faith and its many institutions to forge a vision of economic justice that considers the actual conditions of our working lives and challenges labor exploitation as well as environmental abuse. Our faith traditions can speak from a perspective that other dimensions of society don't have – reminding us that living a meaningful life is connected to balancing our own wants and needs with the common needs of others.

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Remnants of a ticker tape parade cover a cemetery in the financial district of Manhattan, 1981.
Photo by Leonard Freed
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A Saint, His Cloak, and Us



By Andrew McGowan

The feast day of Martin of Tours falls on Nov. 11, a date many also know as Veterans Day, or Armistice Day. As the end of the Great War approached late in 1918, the choice of Martinmas as the date for signing the armistice was profound. France, where so much of the slaughter of a dubious war had taken place, celebrated peace under the patronage of one of its greatest and oldest saints, himself a soldier who had laid down his arms and embraced peace.

Coming at the end of autumn, Martinmas was traditionally a time in Europe for agricultural festivals, for testing the new wine vintage, and for the slaughter of geese, cattle, and, in Spain, of hogs. The saying, *A cada cerdo le llega su San Martín* ("every hog will get his Martinmas") reflects this custom even as it offers a fateful warning to the proud and the greedy.

Last year Martinmas fell just after a momentous election. In Berkeley Divinity School's St. Luke's Chapel, around the corner from the main YDS campus, I listened on Nov. 11, as we often do there on such days, to a summary of the saint's life read before Morning Prayer, and was struck by the lessons it offers our political moment.

Martin of Tours was born around 336 in what is now Hungary, and was brought up in Pavia in north-

to cut his cloak in half to share it with the poor man. That night, Martin dreamed of Jesus wearing the portion of the cloak he had given away, and heard him say to the angels: "Martin, who is still only a catechumen, clothed me with this robe."

Martin was soon baptized, but felt that his Christian calling required leaving the army. "I am a soldier of Christ," his biographer Sulpicius Severus records him saying. "I cannot fight." Martin pursued the vocation of a hermit for some years until he was called, against his will, to be bishop of Tours.

Governmental Overreach

During Martin's episcopate, a Christian teacher named Priscillian, bishop of Avila in Spain, was accused of heresy. Some of Martin's episcopal colleagues were happy to use imperial power to put Priscillian on trial and execute him. Martin objected vehemently – despite also condemning Priscillian's teaching.

All this was familiar to me as a scholar of the ancient church, but it took on fresh power that day after the tumultuous US election.

It is often said that Christendom has ended, and that the Church should reject compromise with Empire – but many Christians of both liberal and conservative persuasions have continued to act, throughout this election and its aftermath, as though American civil religion were the center of our real allegiance.

Many Christians of both liberal and conservative persuasions continue to act, throughout this election and its aftermath, as though American civil religion were the center of our real allegiance.

ern Italy, where he became a catechumen. He joined the army as a teen and served in Gaul (now France). The most famous story about Martin comes from this period of his life: As he was approaching the gates of Amiens, he met a beggar and was moved

America may have a new and acute kind of problem with its current president, but its chronic problems of injustice are rooted in assumptions shared by both major parties, and in a system on which they depend. Inequality – to take one fundamental measure of a just society – worsened under Obama’s presidency. Research published in December 2016 reveals that in 1980 the top 1 percent of adults in

Spiritual or ascetic discipline is not an alternative to activism, but must lie at its heart.

the US earned on average 27 times more than the bottom 50 percent of adults – and now the same top group earns 81 times more than the lower half.* This is what economic reality looks like to most Americans, and many less well-off Americans voted accordingly (although misled, I suspect, as to what was on offer).

Given that laissez-faire neo-liberalism could be yoked to Democratic leadership and lead to such results, it is hard to see how choosing between the two versions of the current political establishment could really have been a first-order issue for those seeking social change, even if specific threats associated with Trump deserved to be named and opposed, and still do.

Curious Response

Many Christians have admirably taken part in protests since the election, such as the Women’s March, and made public their support for immigrants. These efforts are important, even necessary, for us as people called to act justly. Yet formal or institutional Christian responses to the election, and the controversies they have engendered, have been curious.

Episcopalians – my own tradition – debated the decision to hold a prayer service for the president’s inauguration at the Washington National Cathedral, itself an Episcopal church. Both sides in the arguments about liturgizing the presidency seemed to presume that faith communities function as adjuncts to the American project, even if they contest its specifics. Some, in other words, would have been happy to have a prayer service for Hillary Clinton, but were angered at having one for Donald Trump. A service held in conjunction with Barack Obama’s 2009 inauguration featured prayers mashing together his campaign rhetoric, Lincoln’s second inaugural, and biblical texts. All this however makes

no more sense than supporting Trump. Wrapping the presidency in quasi-Christian clothing makes no sense; praying for enemies, however, is a biblical imperative.

One of the unlikely “gifts” of the Trump ascendancy should be the realization that such buttressing of civil religion is a dead end for the churches. This does not mean that Christians should hold back from political action or advocacy. It does mean rethinking alliances and assumptions, and it does mean re-focusing on what a distinctive Christian politics would be.

This is where the example of Martin spoke powerfully to the situation after the election, and now. Martin was a Christian, and a leader of Christians, who was deeply concerned both with justice and with power. He had to negotiate the changing relationship between church and state, and consider what the integrity of Christian faith demanded or allowed. His situation came at the beginning of a Christian ascendancy, ours a well-advanced decline. Despite the differences, there are clear lessons to be learned, and I think an example to follow too.

Martin did not think military service and Christian witness were compatible. I offer no condemnation of Christians in the armed services – they must examine their own consciences – but this example shines a harsh light on all false reverence for national institutions, as well as on the specifics of sanctioned violence. The decisions necessary to

Witness to justice must begin with personal practice, with sharing of possessions and wealth, with attention to those in greatest need. Politics, and economics, must be personal.

defend the state may be unavoidable, but they are not ours to make as leaders of faith communities. Our challenge is to no longer pretend that the opinions of bishops or pastors matter more than those of anyone else (that was Christendom, folks), but to “work out our salvation in fear and trembling” and help others do the same. Faith demands its own allegiance, and has its own commonwealth.

Martin’s Army

The famous story of Martin and the beggar places immediate engagement with the marginalized at its heart. We cannot afford to place our hope for justice on policy or voting patterns alone, or on the state, even while we must act as citizens to seek the best

* <http://money.cnn.com/2016/12/22/news/economy/us-inequality-worse/>

policies. Witness to justice must begin with personal practice, with sharing of possessions, wealth, and gifts, and with our own attention to those in greatest need. Politics, and economics, must be personal.

Martin's refusal to join fellow bishops opposing Priscillian in using brutal justice of the state as a substitute for charity and persuasion is also a potent example. It speaks not just against the institutionalized violence still countenanced by the state (not only in legalized murder but in systematized racialized incarceration) but against compromise in using any tools of repression supposedly in the name of justice.

Last but not least, Martin devoted himself to prayer and fasting. Spiritual or ascetic discipline is not an alternative to activism, but must lie at its heart.

A couple of weeks after the election I was in San Antonio, where the strong religious traditions of the Hispanic population include significant devotion to Martin – “San Martin Caballero” – as patron of those in need. I found there some medals of Martin, which have been fastened to the lapels of my jackets (on safety pins, like those used after the Brexit



experience of last year in Europe to indicate solidarity with the marginalized) almost every day since. St. Martin is for me a patron in the formation of a Christian resistance. I am not sure where this journey with him will take me, but it is now a part of my daily practice, and has made me think more clearly and directly about the commitment of

the Christian in a time of violence and injustice. And occasionally – whether or not I should – I am reminded, facing the evidence of unjust and unfit leadership, that *a cada cerdo le llega su San Martín*. St. Martin, pray for us.

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The goal of freeing students from debt is one of five aims stated in Yale Divinity School's Strategic Plan, which is designed to strengthen the school's leadership position in the 21st century. Written with the school's 200th anniversary in 2022 in mind, the plan's other four goals or pivot points are: Forging a Diverse Learning Community, Fostering Transformative Leadership, Building Faith Traditions, and Cultivating Community in a Living-Building Residential Complex.

The goal of “Freeing Students from Debt and for Vocation” is considered critical to strengthening YDS's capacity to train Christian leaders for the academy, church, and society.

Currently, many students enter YDS with \$38,000 of educational debt on average, and leave with \$60,000. This debt burden makes it difficult for students to embrace the life of ministry and service to which they are called. Strong financial aid is critical to attracting the best and brightest to YDS. Admitted students who decide not to attend YDS cite larger financial aid packages from other schools as the top reason for their decision.

It is crucial to build a diverse and international student body. Competition is keen for qualified students from underrepresented minorities, and financial assistance plays an important role in recruiting these students. International students, particularly those from parts of the globe where Christianity is growing, are often unable to finance a theological education at YDS. Education for Christian leadership should not be restricted to those who come from economically privileged backgrounds.

Goals Include:

- Raise \$53 million in endowment funds for financial aid by 2022. This would allow YDS students to study without acquiring additional debt for tuition. All members of the YDS community as well as friends who care about the goals of YDS will be asked to participate in funding these additional scholarships. Larger gifts (\$50,000 and above) will be sought for the endowment, but every donor can participate by contributing to the Annual Fund, which is entirely devoted to supporting student financial aid.
- Raise an additional \$2 million endowment to allow YDS to award 10 merit scholarships per year.

Simplicity, Balance, Wisdom, Generosity: A New Economy



By Bob Massie '82 M.Div.

Editor's note: The following essay is adapted from a new work by Bob Massie that was commissioned by Yale Divinity School entitled A Handbook on Faith and Money. The project was made possible by a grant from the Lilly Endowment. The e-book can be read or downloaded at divinity.yale.edu/faith-money as an app for smartphone, Kindle, tablet, or computer.

In 1972, three Yale University professors published a groundbreaking book called The Ethical Investor, which examined the conditions under which people have moral obligations to strangers.¹

One condition is the principle of proximity: If a person is physically close to someone who is in desperate need, that person has a strong obligation to offer assistance.

This obligation diminishes with distance. When a homeowner discovers a starving baby on her doorstep, she may not slam the door and ignore it. The baby's need creates an immediate moral duty and will prompt her to act. But if that baby is one of a million indistinguishable infants homeless in a distant land, the sense of obligation shrinks virtually to zero.

We all recognize and regret this ethical limitation, which we justify by saying that the suffering of the world unfolds daily at an unimaginable scale, and our limited minds and fragile souls can only absorb so much.

Retail Innocence

Global markets benefit from this dynamic of distance. If an object is made on one side of the planet, and sold on the other, awareness of the human and environmental costs steadily disappear. Each point of transfer and exchange adds a new layer of distance and anonymity, stripping the consumer of knowledge and diluting responsibility. The final purchaser may be completely ignorant of the production details. Our ignorance permits us to defend our innocence. For decades this has allowed us to buy jewelry, feed our pets, wear clothing, and talk on smartphones without any awareness of the often harsh and unjust circumstances that produced the items.

This phenomenon – in which distance defuses obligation – is a major reason for the “globalization of indifference,” as Pope Francis calls it in his 2015 *Laudato Si'* encyclical. We gradually have permitted ourselves to classify billions of fellow human beings as undeserving of the same dignity and protections that we would demand for ourselves. Some even

How do we live in a world that has the delicacy to nurture 26,000 varieties of orchids and the brutality that enslaves in girls in cities or boys on fishing boats?

argue this is a necessary and desirable path for poor countries: Their low wages and horrendous working conditions, it is claimed, are an economic *advantage*, attracting investments by global corporations that provide at least some work and income to those who would otherwise have none.

The question for people of faith who believe in the equality of all human beings is how to bring light into the darkness of anonymous exchange and track the history of our everyday consumer products, exposing injustices that exist along the way. Some organizations like the Stockholm Environment Institute have deployed brilliant information technology to trace back specific shipments of certain commodities – cocoa, soy, seed, palm oil – to the exact place where farmers are deforesting vast amounts of virgin land.² Religious activists whose institu-



A newly arrived immigrant eats noodles on a fire escape, New York City, 1998.
Photo by Chien-Chi Chang
© Chien-Chi Chang/Magnum Photos

tional bonds often transcend national boundaries have played a crucial role, pressing corporations about the ethics of their supply chains and exposing the abusive conditions of farmers, migrants, and factory workers.

“People Care When They Know”

The organization Fashion Revolution, created in the aftermath of the 2013 collapse of the Rhana Plaza garment factory in Bangladesh that killed 1,133 people and injured 2,500, decided to test consumers’ purchasing behavior before and after they were given much more detailed information about the production of a retail item. Fashion Revolution set up a vending machine in a public square in Berlin that offered one T-shirt for two Euros (about \$2.25). When a potential buyer inserted her money and chose the size, a video appeared introducing Manisha, a young garment worker, and proceeded to show how she and millions of other workers, many of them children, worked up to 16 hours a day sewing T-shirts for 15 cents an hour.

At the end of the video, the machine asked whether they still wanted to buy the shirt or preferred to donate the money to Fashion Revolution to fight for decent working conditions. Most donated. “People care when they know,” the video concludes simply.³

Four Questions

How do we behave in a world where we face a blizzard of consumer choices that are hawked as necessary for our happiness, many of which have a troubled story of origin that is aggressively concealed? Urgently we need to assert four questions that advertising and marketing often labor to nullify:

- 1) Do I really need this?
- 2) Where did it come from?
- 3) When I am done with it, where will it go?
- 4) What is the true price of what I am buying?

The fourth question is particularly important when looking at a global economy. When we buy a car, we know we will be imposing costs on other people by pushing carbon dioxide into the atmosphere for the entire life of the vehicle. But we do not pay for that expense, neither when we negotiate the sticker price nor when we buy gas. Those environmental expenses are simply sloughed off, and any damage that comes to our collective health – our water, land, and air – must be paid for by public means, through taxes. In buying a car we thus pay a much lower price than its actual cost, an arrangement that offers car manufacturers no incentive to change what they are doing.

Such market failures are actually common, and it is the responsibility of governments to correct the most serious ones. The traditional manner is to impose a surcharge on the price of the object so that the price contains *all* the costs of its production and use. Manufacturers don’t like this because it makes products more expensive – which in turn might reduce the number of buyers. Some argue that making products more expensive is particularly unjust to the poor, who should be allowed to buy cheap dangerous products even if they have to pay for the damage through their taxes later.

True Cost of Living

A higher, more realistic price would put pressure on companies to find ways to solve the failure and lower the cost, and it would save the public the money that it is otherwise forced to spend to fix problems later. One of the most pressing debates about pricing can

Faith communities need a strong self-understanding of their role as *economic actors* in their local settings.

be found over the issue of carbon fees. We know the burning of carbon is doing deep and irreparable damage to the planet – to the global flows of wind, water, air, and heat – and we must brace for much more to come, a brutal cost on humanity continuing for centuries.

The current system is so entrenched – benefiting so many powerful people, delivering so much evident bounty while concealing such lethal damage, favoring the present while sacrificing our future – that we are well on a road to environmental and thus economic collapse. People in Europe and Asia have steadily been forced to reckon with limits, but most citizens and everyone in power in the US have remained committed to the exhilarating conviction of the land’s first European settlers – that the continent was a source of endless natural wealth, and no matter what we did or how much we took, we could never exhaust or damage the abundance of the earth. If ever there were a time when human beings needed to adopt the biblical role of steward, caretaker, and guardian, it is now.

Here is our dilemma. We want the benefits that a modern economy can offer – the extraordinary range of products that can enhance our lives, the continuous flow of new technologies and information. But we also want to eliminate the destructive exploitation of people and planet that is taking place, largely invisibly, around the world.

Within Christianity and other major world religions, we have clear guidance about our obligations as stewards over our miraculous planet, unique in its beauty and fertility. To quote the title of the 2011 book by John de Graff and David Batker, we should ask, *What's the Economy For, Anyway?* We may formulate a spiritual practice for our own lives and create communities that enhance gifts of simplicity, balance, wisdom, and generosity, but what about a huge global system that looks so invincible?

The good news is there are *many* things that people of faith can do – especially when they act together. We can identify four practical and powerful approaches to making structural change in our economy. All of them are currently in motion, advancing across the country and around the world:

- Change the measurements of national progress.
- Increase corporate transparency and accountability.
- Use investor power to adjust the objectives of business.
- Develop hybrid mechanisms of ownership and control.

Each of these approaches, by itself, can have a significant effect, but taken together they have the potential to move the economy in truly new directions. The goal before us is to fashion “a living economy that is designed to generate the conditions for life to thrive, an economy with a built-in tendency to be socially fair and ecologically sustainable,” Marjorie Kelly says in *Owning Our Future: The Emerging Ownership Revolution* (Berrett-Koehler, 2012). This she calls a *generative* economy.

Structure Creates Behavior

As more people recognize that our entrenched economy and paralyzed political system have failed to address our most pressing problems, frustration is pouring into new channels. Some of it is expressed as anger. Creative solutions are also emerging, as Americans rediscover their inventive instincts and generate new models. As Marjorie Kelly puts it: Intention creates structure, and structure creates behavior.

In the US we are witnessing an explosion of ideas about the purposes an economy should serve. Dozens of terms are being coined – sustainable economy, sharing economy, solidarity economy, a creative, social, generative, green, and circular economy. All of these are grouped loosely under the “new economy” heading, which provides just enough of an umbrella to allow different groups to learn from each other and find common cause. From such organizations a flood of recommendations has appeared about how to make the economy

more environmentally balanced, including shifting money to credit unions, creating systems for participatory budgeting, strengthening community development corporations and land trusts, shifting government money to smaller banks, and diversifying retirement plans.⁴

Author Gar Alperovitz, in his extraordinary guide to new economy thinking, *What Then Must We Do? Straight Talk about the Next American Revolution* (Chelsea Green, 2013), makes the case that major “anchor institutions” across the US – universities, hospitals, municipalities – are stimulating new networks of local prosperity. After cataloguing hundreds of examples, Alperovitz argues that a new system is *already* emerging in checkerboard fashion that has not yet been acknowledged by our political, economic, and media elites.

Institutional Redesign

What is the role of local faith communities in the transformation of our economy? They can be places where individuals find support as they move more deeply into a life of commitment. Practicing the gifts of simplicity, balance, wisdom, and generosity, people can be moved to create or redesign institutions at the scale of a larger community, with objectives that transcend the pressures and vocabulary of our modern economy. We know

As I look around a church, I imagine we are all different musical instruments, capable of making the most exhilarating sounds. But to be able to do so, we need to be tuned from time to time.

communities of faith can become crucial participants in the “checkerboard” that Alperovitz refers to – spaces where, in the consumer economy, an alternative set of values can be lived out. They can become forerunners of the just and sustainable society we long for.

The communities of faith that have engaged me are largely Christian from across the spectrum of practice – from Protestant to Catholic, from monastic to evangelical. Privately, we may have strong practices of prayer, meditation, or contemplation, but we still need to be in contact with other human beings in order to grow. Faith communities must not only be centers of inward retreat but also of outward engagement. They need a strong self-understanding of their role as *economic actors* in their local settings. With every dollar they spend, or person they hire, building they construct, investment they own, and

program they launch, they are participating in the economy. Sometimes their values have pushed outward and influenced the marketplace. Sometimes the values of the market overrun the values of faith, such as when a church overlooks the implications of its principles for its stock portfolio.

We spend so much time hiding from the world, hiding from its profligate beauty, hiding from the implications of our mortality, hiding from the obscene cruelty that humans inflict on each other. How do we live in a world that has both the delicacy to nurture 26,000 varieties of orchids and the brutality that enslaves, rapes, and trafficks in girls in cities or boys on fishing boats that are hauling up our cat food?⁵ How can we justify the destruction of the most beautiful and ancient parts of earth in order to satisfy the short-term whims of those who momentarily have more wealth?

Gardens of Imagination

Our intention, mission, purpose in life does not need to be complicated. We can replace the dead totem of money that constricts our hearts with a living commitment to each other and to our world.

Faith communities are, among their many qualities, gardens of the imagination, where participants are actively encouraged to dream about what a perfected life would be like. We cannot build what we cannot imagine. People have talked for thousands of years of the reconciled family of the human race, the place where the lion lies down with the lamb, the kingdom of God, which may exist primarily in the future, but is continuously attempting to break into present existence through the faithfulness of believers.

As I look around a church, I imagine we are all different musical instruments, capable of making the most exhilarating sounds. But to be able to do so, we need to be tuned from time to time. Our daily encounters with the world can push us off key. Communities of faith can create moments of peace, reconciliation, inner rest, and deep healing. Many maintain powerful connections across time and space, honoring ancestors and elders who did their best in the long-ago past, or sharing present-day messages and support with others around the world, many of them outside a particular denomination or faith. At its best, a community of faith can create a powerful sense that transcends differences or conflicts and moves into the harmonious domain of love.

Notes

- 1 *The Ethical Investor: Universities and Corporate Responsibility* by John G. Simon, Charles W. Powers, and Jon P. Gunnemann (Yale, 1972).

- 2 "Transparency in Agricultural Supply Chains," Stockholm Environment Institute, April 12, 2016. seai-international.org/blog-articles/3377
- 3 See fashionrevolution.org; and the video at <http://www.trueactivist.com/this-vending-machine-sells-t-shirts-for-2-euros-but-no-one-will-buy-one-see-why/>
- 4 Gar Alperovitz and Keane Bhatt, "What Then Can I Do? Ten Ways to Democratize the Economy," September 2013. garalperovitz.com/what-then-can-i-do/
- 5 "'Sea Slaves': The Human Misery that Feeds Pets and Livestock," by Ian Urbina, *The New York Times*, July 27, 2015. nytimes.com/2015/07/27/world/outlaw-ocean-thailand-fishing-sea-slaves-pets.html?_r=0

Bob Massie '82 M.Div. is an author and veteran social justice advocate who has led several organizations committed to the common good. They include Ceres, the Global Reporting Initiative, the New Economy Coalition, and the Sustainable Solutions Lab at UMass-Boston. Ordained in the Episcopal Church, he is the author of Loosing the Bonds: The United States and South Africa in the Apartheid Years (Doubleday, 1997) and A Song in the Night: A Memoir of Resilience (Doubleday, 2012).

ACCOUNTING

By Natasha Trethewey

Nights too warm for TV
we're flung outdoors to the porch,
citronella candles scenting the space
between us, our faces aglow
in gold light. She crowds the card table
with coin banks, an abacus,
five and ten dollar rolling paper,
our tidy ledger.

I count, line the coins in neat rows,
the abacus clicking out our worth,
how much we can save, stack up
against the seasons – winter coming,
her tightly braided hair turning white;
her hands quick, filling the paper casings
like homemade sausage.

There's money in the bank downtown,
but this we'll keep at home
buried in jars beneath the house,
the crawl space filling up, packed solid
as any foundation.



During the Women's March, Washington, DC, January 2017
Photo by Larry Towell
© Larry Towell/Magnum Photos

Taking to the Streets, and Beyond



By Laura Barrett

I suspect that many of us who have been active in progressive advocacy over the years are getting frantic calls from friends and family – people who may have always been sympathetic to just causes but now feel an urgency to be a part of something bigger. To fight back against illiberal policies. To turn off our screens and march in the streets.

As people of faith, what is our obligation to defend the rights and dignities of our sisters and brothers? How does our faith inform our activism? How do people who feel called to make a difference navigate barriers that discourage them from following through on their good intentions?

New Testament Takeaway

Years ago, I had a friendly argument over how best to serve God and God's will on earth. The disagreement between me and my friend focused on how we read the New Testament and what we take away from the stories of Jesus and his disciples.

My interpretation of Jesus' message is to love and serve others, particularly those most in need. I declared my belief to my friend: to model our lives

A friend called to tell me she had joined every email list she could find, contacted her senators, and was sharing countless news stories on social media. Yet she still felt she wasn't doing enough.

on Jesus' is to help the poor, organize and agitate against the money changers, preach love over hate. I described how my own life's work is inspired by my faith and the stories of Jesus.

My friend just shook his head.

In his view, charity and service were merely "works" that, no matter how noble their intention, distracted from Jesus' central message: that faith in

him, acceptance of him as the Son of Man, is the singular path to truly serving God's will.

In other words: to serve God is to proselytize, not organize.

Urgent Tasks

We agreed to disagree that day, and over the years we have lost touch. But that conversation always stayed with me. I continue to view my work as an outgrowth of my faith and my service to God. And I wonder how my friend feels today. He is a good man who cares deeply about the welfare of all people. I wonder if, facing the harsh winds of this latest national election cycle, he still feels that recruiting people to church is a more urgent task than, say, making sure full-time working people can feed their family. Or that they have a way to report wage theft or unsafe working conditions. Or that every American has access to affordable health care.

I suspect that he may feel differently today.

There are many wonderful faith-inspired traditions that enhance economic conditions, hope, and solidarity – I think of liberation theology in Catholicism, the kibbutz movement in Judaism, the Zakat pillar of faith in Islam. But for too long, a gulf has separated spiritual conviction and social justice among American progressives.

An Overdue Resurgence

The element of religious faith in the ranks of American progressivism is due for a resurgence. It's crucial that our actions in congregational life attract people to faithful efforts that endeavor to improve

lives in pragmatic ways. This means not only to worship together and strengthen our churches, synagogues, mosques, and temples, but to face injustice

For a graduate with \$100,000 in debt from loans, taking a \$25,000 entry-level activist job may no longer be feasible.

head-on together, using the tenets of our faith to demand a better world, one that is more aligned with God's image of fairness and equity.

Dorothy Day wrote in *The Catholic Worker* in 1953: "But I am sure that God did not intend that there be so many poor. The class structure is of our making and our consent, not His. It is the way we have arranged it, and it is up to us to change it. So we are urging revolutionary change."

Even as we've seen stunning displays of solidarity across the country and the world this year – including January's historic Women's March – we must recognize obstacles to further activism on behalf of the justice movement.

Countless News Stories

Days after the inauguration, a friend called to tell me she had joined every email list she could find, signed petitions demanding the defense of the Affordable Care Act, immigration protections, climate policy, and much more. She had called her senators and was sharing countless news stories on social media. Yet she still felt she wasn't doing enough.

Her apprehensions reminded me how important is the most basic currency of organizing: relationships.

So this is the first obstacle to getting involved: the temptation to equate your activism with screen time. It's good to keep friends and family informed about issues important to you, and keep making

Get out and meet people, have one-to-one conversations, attend town halls. Find your community. It will feel a million times more powerful than clicking "send" on social media.

those phone calls to legislators. But you've got to get out and meet people, have one-to-one conversations, attend town halls, visit your lawmakers' offices. Find your community and plug in. It will feel a million times more powerful than clicking "send" on social media.

There are cultural obstacles to getting involved. Have you ever been talking about an issue that you're passionate about at the office or at a dinner party and get told to "lighten up" or "don't worry so much"? Maybe you get dismissed as one of those "social justice warriors" who are too politically correct to be taken seriously. Don't cave in or withdraw in silence. The chance calmly to engage this resistance and explain why you care about a particular issue will be just as important as finding a group of like-minded activists to join. Again, we can't simply have these conversations online. We must talk in person, seizing the moment to find common ground or improve and toughen our arguments.

Finally, there is the economic obstacle. We all have to work to pay the bills, some people many more hours than others. For many, showing up for a

AMERICAN SERMON

By Jim Harrison

I am uniquely privileged to be alive
or so they say. I have asked others
who are unsure, especially the man with three
kids who's being foreclosed next month.
One daughter says she isn't leaving the farm,
they can pry her out with tractor
and chain. Mother needs heart surgery
but there is no insurance. A lifetime of cooking
with pork fat. My friend Sam has made
five hundred bucks in 40 years
of writing poetry. He has applied for 120
grants but so have 50,000 others. Sam keeps
strict track. The fact is he's not very good.
Back to the girl on the farm. She's been
keeping records of all the wildflowers
on the never-tilled land down the road,
a 40-acre clearing where they've bloomed
since the glaciers. She picks wild strawberries
with a young female bear who eats them. She's being
taken from the eastern Upper Peninsula down
to Lansing where Dad has a job in a
bottling plant. She won't survive the move.

meeting or a protest after work means summoning energy that is difficult to find.

Economically and vocationally, this hits students especially hard. Those who want to pursue a field of study focused on service or causes of justice may find their plans derailed by the college debt

Dorothy Day wrote: “But I am sure that God did not intend that there be so many poor. The class structure is of our making and our consent, not His. It is the way we have arranged it, and it is up to us to change it.”

payments they will soon owe. For a graduate with \$100,000 in debt from loans, taking a \$25,000 entry-level activist job may no longer be feasible.

These systemic challenges to activating oneself in the fight for progress have always existed. What is different now is the moral imperative so many of us suddenly feel, maybe for the first time, to join a movement.

This is no time for intellectual arguments over works vs. faith or quarrels over whose religious doctrines are correct on every point. This era calls us all to reconsider how we operate our lives day to day and how we might be better servants of the will of God.

Perhaps, in a perverse way, we should be thankful for this distinct moment of clarity.

Laura Barrett is executive director of Interfaith Worker Justice, based in Chicago. IWJ advances the rights of workers by engaging faith communities into action that ranges from grassroots organizing to shaping policy at the local, state, and national levels.

Interfaith Worker Justice coordinates with 60 affiliate organizations nationally to advocate for economic justice and workers' rights.

It also promotes a network of Worker Justice Congregations. Some 300 congregations in 28 states agree to support ethical businesses, advocate political reforms that enhance family-sustaining wages, and strive to be fair employers themselves.

Interfaith Worker Justice was founded in 1996. Supporters include individual donors, congregations, national denominations, foundations committed to social and economic justice, and labor unions. Its core goals include:

- **ENDING WAGE THEFT** More than 16,000 workers come into IWJ workers centers for help each year, and 80 percent are victims of wage theft (the illegal underpayment or non-payment of workers' wages). The goal is to end wage theft.
- **CORPORATE JUSTICE** The goal is to urge corporations to become leaders in an economy that uplifts the common good.
- **COMPREHENSIVE IMMIGRATION REFORM** More than 11 million undocumented people are living in this country. The goal is to reform America's immigration system with a clear path to citizenship and strong worker protections.
- **RAISE THE FEDERAL MINIMUM WAGE** The goal is a living wage that is indexed to inflation.
- **PAID SICK DAYS** More than 40 million workers in the US – more than 80 percent of low-wage workers – don't have a single paid sick day. The goal is to raise core workplace standards for American workers and make paid sick days a standard for all workers.
- **HEALTH AND SAFETY** Millions in the workforce are faced with jobs that do not guarantee a safe and healthy work environment. IWJ is working with affiliates to train on health and safety issues in the workplace.
- **AFFIRMING THE RIGHT TO ORGANIZE** In other industrialized countries, CEOs are paid 10 to 25 times more than workers. In the US, CEO pay often reaches 400 times the average worker's wages. The goal is to protect the right of workers to organize.

See more at iwj.org



After the stock market crash, soothsayers prophesy the demise of capitalism and preach a gospel of redemption to Wall Street, New York City, 1987.

Photo by Gilles Peress

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Work, Debt, and Christian Witness



By Kathryn Tanner '79 B.A., '82 M.A., '85 Ph.D.

Last Fall I taught a class on “Work, Debt, and Christian Witness,” which attracted a diverse group of students in theology, ethics, and ministerial studies. A significant number of the students had worked previously in the corporate world, with nonprofit organizations, or in the field of law, which helped make the course a great learning experience for me.

The purpose of the course was to familiarize students with changes in workplace conditions and the growing prevalence of debt in American life, and to give them some sense of the ethical and theological issues posed by these new circumstances.

Beholding Economic Life

The fundamental rationale for a course like this is: Christians must live out their religious commitments in a terrain deeply etched by economic forces. In order to do so in ways that are both appropriately Christian and intellectually responsible, Christians need to have not just a good sense of how and why theology matters; they also need to have the best information available about what is happening in the economy. Too often, in my judgment, Christians

Christians must live out their commitments in a terrain deeply etched by economic forces.

approach economic life in an economically naïve fashion. Their evaluations of economic life on religious grounds are for that reason easy to dismiss and publicly discredited.

The course grew out of long years of research in preparation for my recent series of Gifford Lectures at the University of Edinburgh. Those lectures in 2015-16 concerned the power of a new configuration of capitalism, dominated by finance, to shape the fundamental character of persons. I tried to show

how Christian beliefs and practices might counter such an influence, form people differently so as to resist the demands placed on them by this particular type of capitalism. Entitled “Christianity and the New Spirit of Capitalism,” these lectures used a kind of Weberian method to reverse Max Weber’s own famous concerns in his *Protestant Ethic and the Spirit of Capitalism* (1905). Rather than showing how Christianity helped shape capitalism at its start, by supplying people willing to do for religious reasons what capitalism asked of them, I tried to show how Christianity might hinder the excesses of capitalism, in its later forms, by producing economically recalcitrant subjects.

The changes in workplace conditions discussed in the Fall course were many: increased job insecurity, flexibility in job requirements, downward pressures on pay, overwork, near-impossible demands for performance that therefore bleed into time outside work, the need for ever-greater speed in reaction times to changing market conditions, computer-enabled surveillance, the move from full-time employees to the use of subcontractors or independent operators, and so on.

Taking Stock

What drives many of these changes in the workplace is the demand to maximize profit, by cost-cutting in the short term, usually at the expense of company employees. Companies make do with fewer workers and therefore need to work the ones they retain harder. And company costs for each worker – in

terms of salary and benefits – are minimized (for example, by having pay levels set on the competitive market through subcontracting rather than in-house). What lies behind this demand for greater profit margins is corporate management in service of shareholder value. Companies are run to keep their stock prices high, and achieving the maximum possible profit is the way to do that. Pay people more than one has to, keep more people on the payroll than is absolutely necessary, and the value of company stock might very well plummet. The financial market, in short, will mete out punishment.

The increasing role of debt in American life is in great part a function of these same corporate practices. People laid off, poorly paid, or facing stagnating wages year after year avail themselves of payday loans to make ends meet each month or amass credit-card debt, in the effort to maintain their standards of living or simply survive.

Unkind Cuts

Debt-strapped governments, financing their operations through the bond market because of insufficient tax revenues, also do their part to increase the likelihood of debt among the citizenry. In order to reassure their creditors and prove credit worthiness, debt-ridden nations engage in the same sort

The fundamental question is whether the Christian formation of persons is compatible with the present-day demands of capitalism.

of practices typical of shareholder-value corporate management. They cut costs, laying off workers, keeping their wages low, working them harder. Debt-strapped governments tend, moreover, to cut services (which, in contrast to the case of corporations, represents an expense rather than a potential source of revenue for governments).

Government employees, in short, are in the same boat as corporate ones – in need of the income supplementation made possible by going into debt. And the lack of government services means people are thrown on their own increasingly meager resources. In the absence of welfare to supplement poor wages, for example, loans will have to do. If governments are no longer willing to make grants to cover the costs of education, student loans will have to step into the breach. Financial organizations are more than willing to provide such loans – payday loans, consumer loans, student loans – for

the same reason they were so willing, especially before the financial crisis, to provide easy credit for mortgages. Those loans can be repackaged into bonds and sold on the open market, thereby fobbing their default risks onto other parties. In great part, the riskier such loans are the better – payday loan borrowers, for example, are by definition bad risks given their often precarious job prospects. Bad credit means greater interest, which simply increases the attractiveness of the bonds that are then sold to investors..

A Decent Life

The whole of one's person is a target for profit-making in these changed conditions of work and debt. In constantly assuming debt, for the meeting of almost every conceivable need, one obligates oneself to manage one's whole life in ways that are compatible with paying it off. All the decisions one makes as a worker and consumer come to be affected, into an indefinitely extendable future – the need to be indebted never seems to cease. Companies attempting to maximize profit ask more and more of their employees, in ever-expanding demands for greater efficiency and productivity. The degree of their wholehearted commitment to the company is ultimately at issue – are employees really giving it their all? Workers whose low pay pushes them to work two or three jobs also know about giving it their all; the whole of their lives is consumed in the effort to make enough money to live a decent life.

Like the capitalism of today, Christianity also has an interest in the whole person. By shaping one's fundamental identity as a person, one's basic sense of self and of how one should orient oneself in the world, Christian commitment is something to be lived out across the whole of life. The fundamental question I continue to ask myself as a theologian – and what I asked of students in my course – is whether the Christian formation of persons is compatible with the present-day demands of capitalism.

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From Dread to Generosity



By Kerry Alys Robinson '94 M.A.R.

I detect it among religious leaders whenever I speak to them about fundraising – theological ambivalence about money. Is wealth holy or is it sinful? If it is holy, is it so only under prescribed circumstances? Or is money neutral, and what is sinful or holy is the degree to which we are attached to it and how we use it?

Like the famous deadly sins, there are seven primary obstacles to successful faith-based fundraising. Theological ambivalence about wealth is one of them.

Gifted but Guarded

At Leadership Roundtable, we speak to faith groups about financial best practices, including raising money for their parishes or other ministries. The audiences are usually faith leaders – very accomplished people, gifted practitioners, thinkers, pastoral healers. Yet on matters of money, they bring fear, ambivalence, cognitive dissonance, resistance – in short, obstacles that stand in the way.

At fundraising workshops we often begin by posing a single question. We ask them what thought or feeling stirs when they are told, “As ministers, priests, religious, and lay leaders of faith-based non-

money or even discussing it.” “I feel panic, a sense of futility.” “I worry that I will never be able to raise enough money, fast enough, and people will be disappointed.” “It makes me feel like I am using people, people I respect and would prefer to have as friends, not donors.” “Terrified!”

If the first obstacle is theological ambivalence toward money, the second is the false belief that fundraising is not real ministry. I’ve heard many men and women confide that they did not discern a religious vocation in order to make people uncomfortable by bringing up the unpleasant subject of money. They discerned their vocation to bring solace to others, bring the good news to others, bring Christ to others. Intellectually they know they need to succeed at fundraising if their ministries are to thrive, but it feels like a contradiction to their real ministry.

The third obstacle is related: inadequate preparation around finance. Many otherwise skilled and influential faith leaders have received very little training in management and human resources – even less in fundraising, financial accountability, and planning. It’s hard to embrace responsibilities for which we have not been trained.

Language Barrier

A fourth obstacle is language. Consider these familiar phrases: “Hit him up for money.” “Put the squeeze on her.” “Strong-arm him.” “Target them.” This is the language of violence and violation, not ministry and service. Some people cavalierly equate fundraising with begging – the language of scarcity. This places the fund seeker in a position of seeking alms.

On matters of money, many accomplished faith leaders bring fear, ambivalence, cognitive dissonance.

profits you are responsible for the financial health of your parish, ministry, hospital, school, or nonprofit organization. Even if you have the luxury of a professional director of development, you are responsible for raising money to advance the mission of your organization.”

The answers they give are overwhelmingly fraught with anxiety and dread. “I know I have to do it, but I regard it as a necessary evil.” “I am more of a people person, so I really don’t enjoy raising

If, on the other hand, the fund seeker believes in the potential of a financial gift – how much an investment would matter to the beneficiary and the benefactor – then the request for financial support is no longer begging or violation but a form of invitation, the invitation to be generous. Eliciting generosity and responding generously deserve reverence, not disparagement.

A fifth obstacle regards fundraising as asking for a personal favor. Even though the financial donation is used to support a ministry that touches hundreds or thousands of people, the assumption lingers that one is asking for a personal favor of the donor. It can be tremendously unsettling and uncomfortable to think you now owe the donor. Attempting to avoid this, the unfortunate temptation is to frame the donation as an obligation, pushing the donor to give out of guilt, rather than regard it as an invitation to be generous.

A sixth obstacle reinforces the suspicion many people have that fundraising is slightly manipulative work, not fully transparent, somewhat deceiving or sycophantic. Treating affluent and powerful people with greater respect and dignity than those you calculate can do nothing for you is not only poor development practice, it is unfaithful and boorish. Integrity can never be sacrificed for development efficiency.

The seventh obstacle is perhaps the most pervasive and insidious: fear, a gripping fear of rejection and failure. What if the donor says no? Is that a

Keep an eye on your biases about money. Believe that generosity is humankind's birthright. Be joyful. Invite everyone to be part of a life-giving vision of all that God intends.

rejection of my ministry, my priesthood, and my leadership? Is that a rejection of me?

Fear Not, Says Scripture

Fear is the antithesis of faith. "Fear not" is a core scriptural tenant. The task of raising money – any amount of money – can seem so arduous, so impossible, that it's rare to find a leader or development officer who is unafraid. Reflect on the nature of the fear. What specifically is feeding the anxiety? I've heard many answers: "I am afraid I will offend someone by asking for too much, or not enough." "I am afraid of the magnitude of responsibility." "I am afraid that I will have only one chance to make the ask and if I screw it up, I will have ruined the opportunity forever."

A crucial characteristic of a leader or development director is a palpable confidence, an unshakable faith that the potential can be brought to fruition. This joyful expectation will be tested at every turn, definitely at the beginning, most certainly when the campaign in fact begins to succeed, and especially when the stakes get higher after so much time and effort have been invested in the campaign.

Nobility of Purpose

To people of faith who are responsible for raising money: It will be paramount that you attend daily to prayer and reflection, examining anew the soundness of your intentions, your motivations for working so hard toward the goal and vision of the future. Stay focused on mission. Hold the future beneficia-

Spiritual maturity, mercy, a commitment to the dignity of others, a zest for life, tenacity, the divine ability to imagine abundance – these are hallmarks of success in fundraising.

ries – people you may never meet – in your mind's eye. Be as other-centered and noble of purpose as possible. Pray, surrender, and ask for the grace to remain faithful to the task. Hold the end – where the whole effort is heading – in mind. Think big.

And please know this: What you already possess – your particular religious formation, the spiritual disciplines you practice, the desire for meaning and aspiration to be a blessing in the world – these are the very fundamentals of success in financial development. Spiritual maturity, mercy, a commitment to the dignity of the human person, a zest for life and all that life has to offer, a belief in transcendence, access to hope, tenacity, humility, awe, generosity of spirit, the divine ability to imagine abundance – these are all hallmarks of success in fundraising.

Keep an eye on your biases about money. See donors as subjects, not objects. Understand development as a ministry to donors. Believe that generosity is humankind's birthright. Bring your faith to bear. Be joyful. Be confident in the future. Invite everyone to be part of a life-giving, other-centered, faith-filled vision of all that God intends.

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Biblical Foundations: A Post-Election Memo



By Ronald J. Sider '63 M.A., '67 B.D., '69 Ph.D.

I have been thinking and writing about faith and money, economic justice and poverty ever since my years at YDS. Here I want briefly to describe our current situation, sketch some biblical foundations, and then outline a few of the key things American Christians should do during the presidency of Donald Trump.

Globally, we have made stunning progress in reducing poverty – far more progress than I dared to predict 40 years ago in the first edition of my *Rich Christians in an Age of Hunger*. The Human Development Index (an important measure of poverty) has improved 41 percent between 1970 and 2010. One of the United Nations' Millennium Development Goals set in 2000 – to cut in half by 2015 the percentage of people globally living in poverty – was

We need courageous preachers who talk as much about the poor as the Bible does and economists and sociologists who can popularize knowledge of unjust economic structures.

actually achieved five years ahead of schedule. The percentage of people living below the international poverty level (\$1.25 per day per person) has plunged by more than 50 percent since 1990. Central to this progress has been global trade and the widespread embrace of market economies, especially in Asia.

But it is still the case that today about 1.2 billion people struggle to survive on \$1.25 per day. And another 1.2 billion try to manage on only \$2 per day. We have made astounding progress, but about one-third of our global neighbors still struggle to live on two dollars or less per day.

The picture in the US is less hopeful. For decades, the richest nation in the world has had the highest poverty level of all Western industrialized na-

tions – currently between 14 percent and 15 percent of the population. In the last several decades, the middle class has declined, and income and wealth have become more and more concentrated at the top. From 1979 to 2007, 63.6 percent of all income growth went to the top 10 percent. In the last few years, over 90 percent of all growth in income has gone to the top 1 percent. Escalating inequality in income and wealth, a declining middle class, and a persistent high poverty level are central aspects of the US picture today.

An Evangelical Response

I'm an evangelical Christian – no, not *that* kind, not the kind widely held in the public mind! I identify with the sort that fights racism, economic injustice and homophobia, and works to protect the environment without neglecting evangelism and historic Christian doctrines. As that kind of evangelical, my basic move, when confronting any social problem, is to look to the biblical canon for a normative framework. Four points are especially important for our topic.

First, the God portrayed in the Bible is on the side of the poor. Literally hundreds of biblical verses say that God and God's faithful people are actively engaged in seeking justice for those who are oppressed and poor. God measures societies by what they do to the people on the bottom. The Bible dares to suggest that those who claim to be God's people but fail to show God's concern for justice for the needy are not really God's people at all.



Demonstrations on Inauguration Day, Washington, DC, January 2017
Photo by Larry Towell
© Larry Towell/Magnum Photos

Second, I find the following principle of economic justice in the Bible: God wants every person and family to have access to the productive resources of society so that if they act responsibly they can earn a decent living and be respected members of their community. One place in Scripture that shows this principle at work is in the discussion of the land in ancient Israel before the kings centralized political and economic power. The ideal portrayed is not a circumstance where the government or a few wealthy people own all the land. Rather, we see depicted a decentralized economic arrangement where every family owns its own land – which, in an agricultural society, is the basic productive resource. That paradigm, when applied in very different economic times

The Bible dares to suggest that those who claim to be God's people but fail to show God's concern for justice for the needy are not really God's people at all.

and places, means that everyone should have access to the relevant productive resources of a nation, especially education in a knowledge-based society.

Third, I think the Scriptures provide some clues about the role of government in empowering poor people. I do not mean to suggest that the Bible offers any kind of complete political philosophy, but the Bible does say things that flatly contradict any libertarian view that suggests that caring for and empowering the poor is a task for individuals, religious organizations, and other NGOs but not government. Numerous biblical texts call on the king to seek justice for the poor. Nehemiah 5 is an amazing text where the top government official calls a special assembly of the people to denounce the rich for (legal) activity that resulted in large numbers of poor people losing their land in difficult economic times. The ruler demands that the rich return the land immediately.

The Personal, the Structural

One final theme regarding the causes of poverty and how we reduce it focuses both on biblical principles and an analysis of society. The Bible tells us that both bad personal choices and unfair structures, judicial and economic, lead to poverty. Biblical teaching and contemporary experience show us that combating poverty requires both inner personal transformation and structural changes. Typically, political liberals want to emphasize only the structural, and political conservatives stress only the personal.

Both are half right in what they affirm and half wrong in what they ignore.

The 800 evangelical organizations that are members of the Christian Community Development Association founded by John Perkins embrace this holistic approach. And the official public policy document ("For the Health of the Nation") of the National Association of Evangelicals provides a concise statement about it:

From the Bible, experience, and social analysis, we learn that social problems arise and can be substantially corrected by both personal decisions and structural changes. On the one hand, personal sinful choices contribute significantly to destructive social problems (Prov. 6:9-11), and personal conversion through faith in Christ can transform broken persons into wholesome, productive citizens. On the other hand, unjust systems also help create social problems (Amos 5:10-15; Isa. 10:1-2) and wise structural change (for example, legislation to strengthen marriage or increase economic opportunity for all) can improve society. Thus Christian civic engagement must seek to transform both individuals and institutions. While individuals transformed by the gospel change surrounding society, social institutions also shape individuals. While good laws encourage good behavior, bad laws and systems foster destructive action. Lasting social change requires both personal conversion and institutional renewal and reform.

"GOD LOVES THE SHABBY HERO AND FORLORN"

By Amos Wilder

God loves the shabby hero and forlorn,
Sainthood in rags, and courage without means,
Grace in disgrace, royalty stable-born.
And history disguised in common scenes;
God loves humiliation and reproach
Since Christ made every ignominy dear,
And Cinderella in her golden coach
Is not so graced as in her lowlier sphere.
God loves the poor man's riches ridiculed,
The flower in the tenement, the marred
And all pathetic gesture overruled,
The offering checked, the eagerness debarred;
God loves the furred hepatica that blows
Credulous in the latter winter snows.

Unfortunately, many American Christians have paid little attention to the hundreds of biblical verses about God's special concern for the poor. Equally problematic, those who have developed some genuine concern in this area often fail to understand the structural causes of poverty. We

We may need to allow Dr. Martin Luther King to teach us again the power of nonviolent protest, including civil disobedience.

need more courageous preachers who talk as much about the poor as the Bible does and more economists and sociologists who can popularize knowledge of unjust economic structures.

Our situation has been complicated by a presidential campaign that saw most major figures denounce global trade agreements instead of proposing to fix genuine problems – problems such as the neglect of workers' rights and environmental concerns in global trade agreements, and the failure in the US to offer meaningful assistance to US workers who lost their jobs because of global trade. Donald Trump and his party seem to promote important changes that will significantly harm the people whose votes elected him.

Hopes and Fears

In my (occasional) optimistic moments, I think some progress is possible under President Trump. Some leading conservative intellectuals, such as Arthur C. Brooks, president of the American Enterprise Institute, have chastised their conservative political colleagues for their failure to embrace an agenda that would empower poor people. Candidate Trump promised economic improvement for (largely white) less-educated, lower-income working Americans who supported him so enthusiastically. Just maybe his threats about destructive trade wars were mere campaign rhetoric.

But I fear a much more negative outcome. If this president turns America inward and away from global responsibilities, he will slash humane and successful economic foreign aid that under Presidents George W. Bush and Barack Obama has saved the lives of millions of poor people in other countries. If he turns away from global trade, hundreds of millions of poor people in Africa, Asia, and Latin America will suffer. If he abandons global and national measures to avoid dangerous global warming, the entire planet will suffer, and

hundreds of millions of our poorest neighbors will suffer the most.

Nationally, if he cuts Medicaid, Food Stamps and Pell Grants, privatizes Medicare, and reverses the expansion of health insurance that was enacted under President Obama, then tens of millions of poorer Americans will suffer. And if he implements his proposed tax cuts (which overwhelmingly benefit the richest 10 percent), then the gross, unjust trend of economic inequality will only increase.

If President Trump and the Republican Congress take this second route, then Christians committed to biblical teaching about the poor must resist in every possible peaceful way. We may need to allow Dr. Martin Luther King to teach us again the power

Typically, political liberals want to emphasize only the structural, and political conservatives stress only the personal. Both are half right in what they affirm and half wrong in what they ignore.

of nonviolent protest, including civil disobedience. As part of the professionally educated segment of the US public, we will certainly need to learn again how to respect, communicate with, and join arms with the rest of our country.

No matter what the cost and how difficult the challenge, biblical Christians must live today the central biblical teaching that God demands justice for all, but especially the poor.

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THE GIFT
By Ocean Vuong

a b c a b c a b c

She doesn't know what comes after.
So we begin again:

a b c a b c a b c

But I can see the fourth letter:
a strand of black hair – unraveled
from the alphabet
& written
on her cheek.

Even now the nail salon
will not leave her: isopropyl acetate,
ethyl acetate, chloride, sodium lauryl
sulfate & sweat fuming
through her pink
I ♥ NY t-shirt.

a b c a b c a – the pencil snaps.

The *b* bursting its belly
as dark dust blows
through a blue-lined sky.

Don't move, she says, as she picks
a wing bone of graphite
from the yellow carcass, slides it back
between my fingers.
Again. & again

I see it: the strand of hair lifting
from her face ... how it fell
onto the page – & lived
with no sound. Like a word.
I still hear it.

What's "Liberation" Got To Do With It?



By Benjamin Valentin

Those looking for some guiding “liberation theology” insights into the harsh economic reality of poverty and growing inequality in wealth and power in the US might be surprised to find that there really aren’t many thorough treatises on the subject, not from the standpoint of US liberationists at least.

I say “might be surprised” because liberation theology is often associated with the topic of the poor and vulnerable thanks to the writings of liberation theologians based in Latin America. But when one peruses the writings of liberation theologians based in the US, one discovers an odd and unexpected trait: US liberationists tend to skim over issues that are related to socioeconomic injustice. The reason why is simple, I believe: We US liberation theologians have tended to focus our attention on issues of cultural injustice.

Whether by design or not, in our writings we have chiefly addressed injustices that result from social patterns of cultural bias or institutionalized status

More than any other contemporary theological tradition, liberation theology recognizes the suffering caused by economic inequality.

hierarchies – injustices like cultural imperialism, racism, sexism, ethnocentrism, institutionalized stigma, and disrespect or negative stereotyping that prevent people from inclusion, participation, and recognition in social life. And this is a good and necessary thing. Yet our focus on matters of cultural injustice has apparently diverted our attention from issues that are related to political economy and socioeconomic injustice – injustices to do with labor exploitation, class distinctions, economic marginalization, and deprivation.¹

There is a certain level of irony in this relative evasion in our theologies. All around the world and, yes, even here in the US there are signs of increased social foundering due to inequalities of economic distribution. The growing inequality of income, wealth, and power between the rich and the rest of the people; the record numbers of poor, uninsured, and underemployed Americans; the increasing numbers of homeless people; the trend of growing impoverishment in large segments of the population; and the emergence not only of a new underclass but also an increasingly vulnerable middle class that labors under the weight of wage stagnation, the rising cost of living, increasing debt, precarious employment, higher medical expenses, a negative savings rate, longer working hours to try and make ends meet, and the prospect of retirement at sharply reduced living standards: these make it self-evident that we should be giving matters of political economy higher priority in our studies, writings, sermons, and activist pursuits.²

From the Liberationist Archive

Thankfully, the archives of liberation theology do not leave us without guiding insights on these matters altogether. Many such insights are in the writings and speeches of many Latin American liberation theologians, many Asian and African liberation theologians, and even some US liberation theologians. I will mention four liberationist themes that ought to be part of our discussion in the US.

We can begin with liberation theology's prophetic commitment to justice. As Cornel West noted in

the late 1980s, liberation theologies have served as the “principal forms of Christian prophetic thought and action in our contemporary age.”³ This is no small statement. Based on the belief that God is a lover of compassion and justice, and engrained in the Hebrew Scripture’s prophetic tradition, liberation theology’s prophetic note calls on us also to be lovers of compassion and justice. As such, it appeals to us to attend to the unjust sources of human hurt and misery and join the effort of bringing about a more compassionate and just world. The possibility of change in society begins here with this basic element – a commitment to justice.

Contrary to God

A second theme is liberation theology’s willingness to name the structural failures and processes that lead to economic inequality and poverty as manifestations of social sin. Discourse on sin has not often considered the way in which sin insinuates itself into the institutional and corporate structures of life. Liberation theologies do a good job of this, however; they force us to sit up and take them seriously. As religious and moral persons, and as communities of faith, the last thing we would want is to be complicit with reprehensible patterns of life that are contrary to God’s nature and will and with patterns of life that lead to unmerited suffering.

Moreover, by naming these as sin, liberation theologians remind us that inequality and poverty are always in some way the result of decisions, choices, and patterns of actions. They don’t just happen. It’s easy but not helpful to write off inequality and poverty by saying resignedly “the poor will always be with us.” Though it’s easy, it’s not helpful to attribute inequality and poverty to individual deficiencies. When instead we understand poverty and inequality as the result of the failure of the political institutions we have created and formalized, then finally we “out” them as a form of structural offense that merits our confession and contestation rather than our acceptance and defense.

Another liberationist motif worth considering is liberation theology’s emphasis upon the link between inequality and privation or death. More than any other contemporary theological tradition, liberation theology recognizes the suffering caused by economic inequality. It recognizes that the experience of economic hardship is epitomized by significant compromises in daily life, by having to do without, and by having to endure elevated levels of stress. This “having to do without” includes privations involving basics such as food, clothing, housing, health care, transportation, and healthy

entertainment. The result is often hunger, under-nutrition, a host of health risks, mental illness, the stunting of people’s development, potential, and even life span. Liberation theology’s critique of inequality and poverty as death is not overdrawn. Such stunting, hunger, suffering, and doing without are the human costs of inequality and impoverishment.

Hope vs. Optimism

Finally, I commend for our consideration liberation theology’s promotion of hope. Liberation theologies willingly wrestle with unnecessary but unrelenting forms of human suffering without succumbing to cynicism or pessimism. This is a remarkable commitment to hope. Now hope is not the same as optimism. Hope doesn’t assume or expect that things will necessarily resolve ideally and certainly not easily, if at all. Hope shows up mostly as an attitude toward life that impels us to persevere in the face of greed, exploitation, privilege, and indifference, to persevere in our principled forms of activism, and to do both without becoming discouraged and doing nothing when we realize that change requires much and comes slowly and reluctantly when it does.

These four emphases found in liberation theology can contribute to our discussion of current economic problems – and offer helpful guidance with respect to our motivations, priorities, values, attitudes, and the ways in which our Christian discipleship can be expressed.

Benjamin Valentin is visiting professor of Latino/a Christianity at Yale Divinity School, where he will become associate professor at the end of the Spring 2017 term. From 2000-2016, he taught at Andover Newton Theological School. He is the author of Mapping Public Theology: Beyond Culture, Identity, and Difference (Trinity Press International, 2002) and Theological Cartographies: Mapping the Encounter with God, Humanity, and Christ (Westminster John Knox, 2015) and editor of four other volumes.

Notes

- 1 For more, see my *Mapping Public Theology: Beyond Culture, Identity, and Difference*.
- 2 For more on the growing levels of US poverty and economic inequality in America, see Mark R. Rank, *One Nation, Underprivileged: Why American Poverty Affects Us All* (Oxford, 2005), *Inequality Matters: The Growing Divide in America and Its Poisonous Consequences*, eds. James Lardner and David Smith (New Press, 2005), and *Class Matters* (Henry Holt, 2005).
- 3 Cornel West, *Prophetic Fragments* (Eerdmans, 1988), p. 197.



John Wimmer is program director in the Religion Division of Lilly Endowment Inc., based in Indianapolis. Since 1997, the Endowment has dispersed more than \$1 billion in grants in its pastoral leadership development initiative. Its religious grants – approximately \$140 million in 2016 – focus on strengthening congregations and ministry. The “Economic Challenges Facing Future Ministers” initiative provided grants to 67 theological schools, including Yale Divinity School, for programs and courses aimed at easing student debt trends. Wimmer, a United Methodist elder with parish ministry experience, is a graduate of Duke Divinity School and holds a Ph.D. in American religious history from the University of Chicago. He spoke to Reflections in February.

REFLECTIONS: *Regarding the “Economic Challenges Facing Future Ministers” grant, what findings stand out so far?*

JOHN WIMMER: We’re learning that the situation – the high level of student debt – is worse than most seminaries thought. That’s discouraging. However, I am also encouraged, because to solve a problem you first have to realize there is a problem. So now we are getting a better idea, a fine-grained look, at the problem. The good news is that almost half of graduates in theological schools have no educational debt. The bad news involves those who do have debt, often an enormous amount, and how they will manage it after going into ministries that don’t pay as well as other kinds of work. And it’s very troubling that these debt levels are higher for African Americans – even higher for African-American women.

REFLECTIONS: *What is triggering these trends?*

WIMMER: Rising debt is tied to a variety of reasons. Denominational support has dramatically declined in recent decades. But compensation levels for religious professionals have also fallen compared to other vocational paths. The cost of attending seminary – relocation, housing, lost opportunity costs, the cost of living in urban places like New Haven, New York, Boston, California – is a factor. The net effect is: Students are shouldering more of the cost of theological education.

REFLECTIONS: *Does this threaten the future of seminaries?*

WIMMER: I do think religious institutions and seminary alums could do a better job of making the case for theological education. They need to stress that it is foundational to the faith in the long run. A good theological education is an absolute requirement for excellent pastoral ministry. Anything that threatens that is a threat to the health of churches

and congregational life. We see too much finger-pointing – complaints that “I didn’t learn everything I needed in seminary in order to do ministry” – but that’s true of an MBA program or medical or nursing school. You don’t learn everything in school. What students do get in seminary or divinity school is invaluable: grounding in life-long learning and the skills to share the gospel rooted in the sacred texts and in Christian tradition while making it relevant to a changing culture.

How good theological education is financed is central not just to seminaries but to churches. The faith can survive without money but institutions of faith cannot. It’s a systemic issue. We’ve got to figure out new ways of support – activate alums, identify new donors, create new partnerships between schools and churches – and not default to the students to pay. By training I’m a historian of American religion. A generation ago historians like Sydney Ahlstrom and Sidney Mead talked of the importance of experimentation and innovation that

Money can turn idolatrous, but that’s not irreversible. New patterns of faith and giving are part of “the church ever reforming.”

are built into American religious life. We’re always experimenting, innovating. And the next decade is a critical time for theological education to experiment with different models of funding the education of future pastoral and religious leaders.

REFLECTIONS: *Are church attitudes toward money changing?*

WIMMER: Until recently, there was relatively little focus on the issue of faith and money in biblical studies, theology, or ethics. We’ve had important critiques of the economy, but the role of generosity has been neglected, I think. There’s a new vitality now – historian Peter Brown’s recent books on wealth and late antiquity (such as *Through the Eye of the Needle: Wealth, the Fall of Rome, and the Making of Christianity in the West, 350-550 AD*) and Walter Brueggemann’s wonderful new book *Money and Possessions* (Westminster, 2016), which explores money and possessions as “carriers of social possibility.” We’re touching here on an important part of Christian discipleship – the free sharing of our possessions, including money, as a reflection of the generosity of God. Money can turn idolatrous, but that’s not irreversible. New patterns of faith and giving are part of “the church ever reforming.”



Couple on a night out after the Spellman College graduation, Atlanta, 1993
Photo by Eli Reed
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The Cost of Discipleship

The divinity school experience – the formation of faith, the rigors of study, the sense of purpose, the companionship, a lifetime of memories – includes an additional element for many students, the task of taking on debt. About half of Yale Divinity School's nearly 400 students take out loans to support their education. This reflects a national average. The menu of lenders ranges from private banks to the federal government. Most students choose a federal loan for its flexibility of repayment and, in some circumstances, eventual loan forgiveness.

The goal of freeing future students of academic debt is now a top priority of YDS. One aim is to raise \$53 million in endowment funds for financial aid by 2022, the School's 200th anniversary. This would allow YDS students to study without acquiring additional debt for tuition – and follow their vocational calls without severe financial worry.

Reflections asked a selection of students to share their thoughts on the challenge they face – the pursuit of ministry and service while managing the payment of their educational debts.

Much To Be Thankful For

By Dante Tavolaro '17 M.Div.



Deciding where I would go to seminary was one of the most difficult decisions my wife and I have had to make. As our discernment unfolded, the choice was clearly coming down to two schools – a denominational seminary or Yale Divinity School/Berkeley Divinity School. We wrote list after list: Which school would be the best place for my theological formation? Which community would be the best place to spend three years of our lives? The decision was an incredibly difficult one, and it felt nearly impossible because of one category: finances.

We could not ignore the fact that the denominational seminary had offered me a full-tuition scholarship. That meant I would have no academic debt, period, since I have no previous academic debt. Given the undergraduate and graduate school debt my wife has, this was a factor we could not ignore. Ultimately, though, we made our decision and arrived at YDS/Berkeley in fall 2014.

Despite our initial uncertainty, it became clear that YDS/Berkeley was the right choice for us. This decision has come at a great financial cost. Though I receive a very generous YDS scholarship, which has increased each of my three years, and also receive a few denominational scholarships, I now carry a significant amount of academic debt. Combined with my wife's debt, ours now totals somewhere north of \$100,000. When we consider that I am about to be ordained in The Episcopal Church and she works for a higher education nonprofit, we cannot even begin to imagine a day when we will no longer be carrying this financial burden. As we prepare to leave New Haven, this is the greatest source of anxiety for our future. My wife and I are preparing to make further sacrifices so I can serve in the parish I feel called to serve – even if that means part-time employment on top of parish work. This is a likelihood we will face not just for my first call, but for years to come.

Nevertheless, I believe I have much to be thankful for. I am profoundly grateful to my wife who has made countless sacrifices for me to get the unbeatable theological education and formation I have received at YDS/Berkeley. I give thanks that I have a bishop who is incredibly supportive and willing to think creatively about my future. I am grateful to the generous donors of YDS/Berkeley, and all the outside sources of funding I have received, without which I would not have been able to study here. When the financial picture seems too overwhelming to handle, I lean into this source of gratitude for strength. Above all I know I must stay vigilant in trusting that God has called me to this work and that in the end, somehow, God will provide.

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Prayer, Worry, Trust, Service

By Jordan H. B. Rebholz '18 M.Div.



I take a deep breath and say a little prayer at the beginning of every semester when they swipe my credit card in the bookstore, hoping that I calculated correctly and there is enough money in my account for all the required texts for the term. I have had to work the entire time I've been enrolled at Yale Divinity School just to make ends meet, and I let out a sigh of relief at the end of every semester, not because I've turned in all of my papers and taken my exams, but because I know I will have a little time before I must take out the next batch of loans.

Before I even arrived, I had already accrued student debt because it took me almost eight years to make my way through my undergraduate studies. I am at peace with that journey, but it was difficult to take on even more debt to be here. At this moment, I have over \$80,000 in student loan debt, while my husband has over \$60,000, and we both know that mine is only going to increase over the next academic year. This affects our hopes for the future and our everyday choices.

All I've ever wanted to do was serve others and be the person God wants me to be in the world, but I must admit that there are moments when I feel I've made a mistake answering my call. Despite these struggles, I choose to stay because I believe in people.

My story is not unusual. As vice president of YDS Student Council, I have been awarded a special look into the lives of other students. Like the feeding of the 5,000, I have seen students share textbooks to save money. I have seen students scrambling at the end of the semester to purchase food in the refectory, then gratefully discovering that the person ahead of them in line paid for their meal. We make it work in the best way we know how: by loving one another as we love ourselves. The act of trying to bring about the Kingdom of God is alive and well at Yale Divinity School.

The act of trying to bring about the Kingdom of God is alive and well at Yale Divinity School.

What breaks my heart the most is knowing that the financial struggles of many of us will continue after we graduate. Yes, we will leave this place filled with knowledge, experience, and memories, but we will also take with us a debt that almost seems too large to repay. Some of us may have to take jobs we don't want upon leaving, because the loan repayment bills will be arriving shortly. I worry about my friends. We have been taught by the Scriptures that we shouldn't worry: "Look at the birds of the air; they neither sow nor reap nor gather into barns, and yet your heavenly Father feeds them" (Matthew 6:26). I am trying to trust this message and live into my calling to serve others every day.

I am here, and I choose to stay, because I trust in God. Even in my times of prayer and worry, I truly believe that we are all here for a specific reason. I pray that in the future, students at this institution and countless others won't have to worry about how they will pay or repay for their time of learning. I pray that the world and churches will step up and assist these incredible people. I pray that someday our debts will be repaid, to our schools and our God.

Vocational Passion and Eight Part-time Jobs

By Kevin A. McKoy '17 M.Div.



I was raised by my mother and grandmother in one of Jamaica's poorest and most violent communities. Today, I am the first of my matrilineal relatives to graduate from college and pursue graduate studies.

It is difficult to explain to my relatives my reason to seek a vocation in ministry, since there are many reasons to follow a career that would offer more substantial financial returns. I can only describe this embrace of theological education as a journey toward fulfilling my call to ministry. "Feed my sheep!" These words placed the burden of parish ministry and public witness on my heart, and so I decided to pursue a degree at Yale Divinity School.

I chose Yale because of its history of providing the world with transformational leaders. Another reason was the financial aid that Yale offers. I recall the joy I felt when I was notified that I was granted admission



A discarded Occupy Wall Street sign lies on the ground following arrests near Wall Street, New York City, 2011.

Photo by Christopher Anderson

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as well as a tuition scholarship. How much more difficult it would have been to follow my calling if not for the scholarship. Even with this, and with over \$20,000 in student loans, I have worked more than eight part-time jobs here at YDS to survive financially.

The necessity of working those many jobs has inevitably limited some opportunities for formation at Yale. There might be many reasons for me to reconsider or renegotiate or defer this “call to ministry thing,” but I have never been more sure about it than now. The financial burden I bear cannot compare to

the change I have seen in me. I am now completing the third and final year in the MM.Div. program, and I am convinced of my purpose and place in the world. I leave Yale committed to bringing forth the healing and hope of Christ to suffering humanity through a ministry rooted in hospitality and solidarity.

There might be many reasons for me to reconsider or defer this “call to ministry thing,” but I have never been more sure about it than now.

Indebted to Gospel Truth

By Justin Mikulencak '17 M.Div.



Millennial borrowers grapple with the prospect of making monthly loan payments for decades, while politicians and talking heads dissect how the burden of \$1.3 trillion in student loans has suppressed home ownership among younger people, delayed starting families, driven down retail spending, and a host of other consequences. These burdens, we’re told, stand as obstacles in the way of flourishing and prosperity, the freedom to pursue “the good life.”

My wife and I currently pay on her student loans and will begin to make payments on mine after graduation. Our total student loan debt, by the time I graduate in May, will be about two and a half times the minimum salary guaranteed for an ordained minister in my denomination. (Many church bodies do not offer the luxury of a minimum salary.) Such debt will undoubtedly affect our financial choices for many years to come.

Yet it is short-sighted to characterize the debt I have taken on to earn my M.Div. as primarily a burden on my ability to consume, spend, and participate in the modern economy. High levels of ministerial debt can lead to something much more troubling: It can erode or silence the church’s prophetic witness.

Certainly I want to be able to pay my bills and provide for my family – but ultimately much of the argument about the burdens of debt is rooted in the uncritical acceptance of an economic system that values material luxuries and preaches a “financial freedom” that merely invites more and more spending. This is the same system that both engenders and demonizes poverty, and casts the real needs of the exploited poor as ... burdens. In my view, ministers and priests have a duty to preach and work against poverty, exploitation, discrimination, and other evils of this system rather than be assimilated into it via their debt.

Could a new pastor's substantial student debt stifle prophetic criticism of wealth and power?

A new pastor’s substantial student debt could discourage important ministries to the homeless and stifle prophetic criticism of wealth and power. A financially strapped minister might feel too vulnerable to speak freely, fearing an eventual loss of salary or standing. In some denominations, it is not uncommon for clergy who rock the boat to be reassigned to smaller churches that often struggle to pay their pastor a living wage. Could the daunting challenge of meeting one’s student loan payments and other financial obligations dissuade a pastor from proclaiming an uncomfortable vision of justice to a comfortable congregation? What if speaking truth to power included confronting the chair of the church council or the congregation’s biggest givers? Such leverage over the pastor and the pulpit could erode the duty to witness to God’s vision of justice in the world.

Such a problem is not easily solved, especially in mainline churches that are sometimes overly reliant upon numbers to tell them whether the church is succeeding or not.

Perhaps an answer lies in greater collaboration between church bodies and seminaries. One possibility: Reduce academic requirements for the M.Div. from three years to two, with the third year given over

to full-time, paid training in the candidate's denomination. One could complete denominational history and polity requirements, as well as get vital experience, through the denomination rather than through costly credit hours at school.

To be clear, this is not to downplay the importance of academics in ministerial training. I believe that clergy who lack acceptable academic preparation or intellectual rigor are just as susceptible to cultural captivity as those with high debt. Nevertheless, we must creatively rethink our models of theological education and ministerial preparation so they don't foster uncritical assimilation, via debt, into modern popular culture or domesticate prophetic witness. Our burdens go beyond spending power and debt. Our call goes beyond making things easier or more comfortable. Let us find a more excellent way that empowers and sets free a prophetic vision in our communities, pulpits, and divinity schools.

Frugality and Freedom

By Emily J. García '17 M.Div.



My parents were the first in their families to go to college, and they had to work while completing their degrees. My father worked at UPS when he was full-time in seminary, which means we often didn't see him. As my mother has often said, "Having money is only good because of the freedom it gives you." My parents further sacrificed that freedom when they became missionaries to Japan in the Evangelical Free Church, a role that required depending on the church for all finances.

We returned to the US when I was in second grade, and for a long time money was tight. But my parents wanted all three of us kids to be able to focus on our studies in a way they couldn't, and so we didn't have to get jobs in high school. Then they shouldered the college debt that our scholarships didn't cover (and we all worked part-time in college). All this, compounded by caring for their parents and covering family illnesses, means that today my parents are still in debt.

Perhaps you're a person whose family has, for generations, owned houses and gone to college. We had no safety net, no margin of error. We did not have grandparents, friends, cousins, or aunts who could chip in. We always knew we were close to the edge.

So when I felt called to the priesthood after I became Episcopalian, my parents expressed concern – not over theology but because they worried that the church would not take care of me, that I, too, would have to live without financial stability. My parents wanted me to have the freedom and security they had not found until much later.

The Episcopal Church has provided more institutional and financial support than my parents ever got. And because my parents had taken on my college debt, I was able to take a low-paid teaching job right after college (instead of something lucrative and unrelated to ministry), and later on my first unpaid church internship (but keeping two part-time jobs). At Yale I've lived frugally, working as many as three part-time jobs while taking classes full-time. I've spent time and energy each year applying for outside merit scholarships and interest-free loans – time spent at the expense of my homework. But the lessened debt was absolutely worth a slightly lower grade.

I'm convinced that this light(er) debt load makes it easier for me to serve God in the church. Some suggest it is unseemly for clergy to care about stable finances. But prudence is a virtue, right alongside generosity and courage. The prudence I learned from Ann and Ron Garcia, and from my priestly mentor, Steve White, will allow me to go about my work in the church with greater freedom from debt, which means more space in my mind and heart for what matters: serving others and going where God asks.

My first goal with my new job out of seminary is to help my parents pay off their own debt, so that they can feel free, too.

Some suggest it is unseemly for clergy to care about stable finances. But prudence is a virtue, right alongside generosity and courage.

By Kendra Joyner Miller

He was standing across the table from me, another face in the sea of unknown faces at a celebratory barbeque at Yale Divinity School's new-student orientation. After we made small talk over potato salad, I smiled and returned to the safety of fresh friends who would become my family for the three years of school and to this day.

That day, though, I didn't know all I would be saying "yes" to. Just a few years later I would be promising to love, honor, and cherish the man who stood across from the potato salad. A few months after making those promises, I would take another set of vows to "be faithful in my preaching and teaching of the gospel, in administering the sacraments" as an ordained minister in the United Church of Christ. I was bound in love and covenantal promises to this incredible man. I was bound to this calling to serve God and live into the gospel. And I also found myself bound by the financial burden of paying for my undergraduate and graduate education. I said "I do" to my husband, to God, and to federally regulated interest rates. I said "I do" to student debt, both mine and his.

Having married a Lutheran minister, I have become familiar with the saints of his tradition and almost chuckle as I think of Bonhoeffer's writing on the "cost of discipleship." The debt-induced cost of living as ministers-preachers-teachers-disciples has never been so great. As a clergy couple we hold no illusions that our lives will be marked by affluence, but we consider ourselves among the fortunate. Our calls allow us to authentically live into our ministry, amid communities that can support us with fair compensation. We have friends for whom this is not the case. They are forced to make the impossible choice of following where they feel God's spirit calling or satisfying their ever-multiplying interest rates. We have friends who've entered into calls where they do not feel particularly led in order to settle their financial debts, hoping later to move to placements that feel more spirit-filled.

I work with young people at my current congregation, and I have been blessed by the deep theological thoughtfulness of many of them who when leaving for college hope to study theology. As they come back for breaks, though, I hear of changes in their plans, how advisors and parents have helped steer them to other degree programs and greater job security. They study international relations, psychology, business. Maybe these young people are not called to ministry, but my heart cannot help but wonder if their call is getting drowned out by the daunting combination of student debt and job insecurity.



I said "I do" to this life, to my marriage, my calling, my debt, and every day I recommit to this life where I know the joys and the cost of discipleship.

The Rev. Kendra Joyner Miller '14 M.Div. is an associate minister at First Congregational Church of Glen Ellyn, IL.

By Daniel Joyner Miller

A year before I stood across from Kendra over that bowl of potato salad, I was finishing up my senior year in Classics at Bucknell University, a typically if not gratuitously expensive private college. Many of my friends there went into finance, engineering, or law, pursuing degrees that come with high earning potential. Attempting to make light of my curious decision to accumulate debt in order to study Latin, I would joke that while others had interviews at startups and investment firms I hoped to secure work at the large and powerful Classics corporations that dot Manhattan.

It was a bad joke then, and even less funny now. To any armchair psychologist it would seem to have less to do with humor than with my insecurity about not earning enough, saving enough, and paying down my student debt quickly enough.

In the years that followed my B.A. in Classics I gained a Yale M.Div. and an extra year of formation and education at a Lutheran seminary. As each year passed, the amount of money I owe to debt-collecting agencies grew. Yet I've added much more to my life than a debt burden. Kendra and I married. Moved to Illinois. Served churches large and small. Learned to love whole communities of people. Prayed together. Recited poetry before bed. Laughed a lot, and cried a little too. Made friends for life. Adopted a rescue dog. Read voraciously. Planned vacations. Visited family. Refinanced our debt to bring down the interest. Some of it's glamorous; most of it's not. But it's all part of our life as a young married clergy couple with tens of thousands of dollars of student debt who are trying to love God and each other and serve the church.

The Rev. Daniel Joyner Miller '14 M.Div. is an associate minister at St. Timothy Lutheran Church in Naperville, IL.

LANDSCAPE AND SOUL

By Stephen Dunn

Though we should not speak about the soul,
that is, about things we don't know,
I'm sure mine sleeps the day long,
waiting to be jolted, even jilted awake,
preferably by joy, but also has been stirred
when sadness comes with a few of its songs.

And because no one landscape compels me,
except the one that's always out of reach
(toward which, nightly, I go), I find myself
conjuring Breugel-like peasants cavorting
under a Magritte-like sky—a landscape,
I think, the soul if fully awake might love.

But the soul is rumored to desire a room,
a chamber, really, in some faraway outpost
of the heart. Landscape can be lonely and cold.
Be sweet to me, world.

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Cash donations collected from the audience at evangelistic revival,
Dalton, GA, 2003
Photo by A. Abbas
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Post-Truth and the Real World



By Ray Waddle

“It is what it is.” Of all the catch phrases of the 21st century, this is the most exasperating. Though it sometimes has a nice ring of Solomonic patience or tolerance, it often just sounds like a counsel of defeatism, a way to cope, a shrug.

It’s a go-to answer, for instance, for addressing the failures or excesses of the economy: “Free enterprise must remain free and unfettered, even if people are left behind and the economy turns cruel. It is what it is.”

For a long time, church consensus by the usual public channels had little to add to this conversation. In the anguished aftermath of the 2008 financial meltdown – a loss of \$22 trillion to the US

For a long time, church consensus had little to add to the economic conversation – even after the Great Recession, even after the 2016 election.

economy – the lack of response from leading pulpits and religious commentators was striking. On a host of issues, it continues to be.

In 2016’s convulsive presidential election, economic pain was a factor in the rejection of Hillary Clinton. Donald Trump won pivotal states after saying he’d bring jobs back to America. Religious debate about economic reform was virtually nonexistent.

Exceptionalism?

This diffidence might be the ripple effect of a theology of American exceptionalism: God blesses our enterprising spirit, despite occasional corruptions that nearly take down the whole system. Our faith says the system will correct itself, under God.

Or it reflects a variant of “Two Kingdoms” theology: The kingdom of this world is carnal, hopeless, and bound to fail; our salvation awaits in the next world, the eternal kingdom of heaven, not in build-

ing utopias here. Connected to this is a perennial American condition, the fierce focus on individualism: The battlefield of salvation is the individual soul, not unjust structures, social policies, or corporate practices.

In the meantime, economic problems morph and intensify decade after decade – income inequality, student debt, wage stagnation, flagrant tax loopholes, industrial pollution. Under the nose of non-stop news and political comment, nothing much gets fixed. It is what it is.

A Myth Under Stress

Economist Robert Reich says that’s not good enough. He questions one of the great myths of the era – the belief that the rhythms of the economy are as natural as air and water and they only fail when governments interfere with them. On the contrary, capitalism didn’t arrive fully formed from heaven. Free markets always depend on specific rules written by real people and framed by government, he argues – rules that govern monopolies, bankruptcy law, contracts, property, and the enforcement of these things.¹ These rules were written into earthly existence, and they can be changed. In fact, lately they have been changed, for the worse.

In his latest book, *Saving Capitalism*, Reich says the free market has been reorganized in recent decades for the benefit of financial elites and their political footmen, to the exclusion of other people. The result has been greater concentrations of power that influence how the economy is run and how political institutions function. The majority of citizens are ignored, and the result is a dramatic deterioration of confidence in democracy and economic life.

A big cause of this, he argues, is the decline of local and national counterweights that challenge such power.

"...Centers of *countervailing* power that between the 1930s and late 1970s enabled America's middle and lower-middle classes to exert their own influence – labor unions, small business, small investors, and political parties anchored at the local and state levels – have withered," he writes.²

"The consequence has been a market organized by those with great wealth for the purpose of further enhancing their wealth. This has resulted in ever-larger upward pre-distributions *inside* the market, from the middle class and poor to a minority at the top. Because these pre-distributions occur inside the market, they have largely escaped notice."

Reich's writings since the Great Recession attempt to open breathing space for reform, reminding us that citizens still have power to change the system. (An example: Change the bankruptcy code so that students are given more power to reorganize their debts under bankruptcy protection. As the law stands now, graduates with burdensome debt face "a stricter standard than bankruptcy courts apply to gamblers seeking to reduce their gambling debts," Reich says.³) He wants to see a revival of countervailing power. Such power, I would add, should include the voices of congregations and denominations.

Three Contradictions

Up to now, the public conversation has been tongue-tied by social contradictions. The late sociologist Daniel Bell outlined three such contradictions 40 years ago – a clash of values embodied in our economics, politics, and culture.⁴ They are still fighting

The accumulation of power doesn't live in a post-truth world. It keeps a keen eye on precise facts and truths, lining up votes, perfecting its data bases, changing regulatory laws, getting results.

it out for dominance. The market economy honors efficiency, competition, relentless change, survival of the fittest. Yet our political system affirms equality, representation, opportunity, consensus. All the while, our cultural traditions embrace creativity, art, spiritual values of wisdom and depth, though Bell was already cautioning in 1976 that the cultural style was shifting to self-gratification, a new preeminence of the self.

These three forces – commerce, democracy, and spirit – aren't easy to harmonize. Their competing values produce daily mixed signals and induce

anxiety. By now, asymmetries are evident. Certain market values threaten to take over politics. Such values reward only those big-moneyed shareholders (donors and lobbyists) who invest in government influence, neglecting other citizen stakeholders. The customary government duty to protect the weak or represent the vast citizenry makes no sense to an ethic of running government like a business. Naturally the biggest investors in such a business want something for their money.

Fog of Alternative Facts

It's as if the fall of Soviet communism proved to us that capitalism won the whole world, and our next move was to turn our well-honed anti-socialist instincts inward and purify ourselves of ideological enemies here. For a while in the post-Cold War 1990s, liberal Hollywood was a target of scorn, then the "gay lobby," then any movement for a more progressive tax code. After 9/11 the suspicion shifted to Muslims. In the last decade, nostalgia for a lost national past turned against any underrepresented group that dared to inject itself into the public debate about the meaning of America.

TO MY DOPPELGÄNGER

By Stephen Dunn

You were always the careful one,
who'd tiptoe into passion
and cut it in half with your mind.
I allowed you that, and went
happier, wilder ways. Now
every thought I've ever had
seems a rope knotted
to another rope, going back
in time. We're intertwined.
I've learned to hesitate
before even the most open door.
I don't know what you've learned.
But to go forward, I feel,
is to go together now. There's a place
I'd like to arrive by nightfall.

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Add to this a still-unfolding crisis of information and trust. A fog of disinformation makes it tougher to enact reforms if there's no agreement on basic facts and evidence. "Post-truth," "alternative facts" and "fake news" harden into clichés that define the moment, when no one believes in news or evidence unless it already fits their own cozy opinions and prejudices. Suddenly, nothing is what it is.

The social media revolution fuels the thrilling free fall. All consumers get to be their own gatekeepers, experts, editors, and curators of reality. The new existential condition seems to jibe perfectly

A fog of disinformation makes it more difficult to agree on basic facts and evidence, and tougher to enact reforms.

with a postmodern hermeneutic of suspicion, 50 years in the making, which exposes all statements to ideological taint. And so conspiracy theories of the right and post-structural pronouncements of the left meet efficiently to erode the public space where we must reason together about our goals, security, and well-being.

A Russia-born writer has summed up our peculiar predicament: "There is no such thing as truth, only the battle of opinions proffered by different actors, each of whom strives to be the loudest."⁵

The confusion suits the seats of power just fine. The accumulation of power doesn't live in a post-truth world. It abides by precise facts and truths in order to consolidate its goals, line up votes, perfect its data bases, change regulatory laws, delete budget line items, block criticism, and get results.

The public space for grappling with truth in a democracy still exists, of course. It comes sponsored by a dignified word – citizenship. That honorable touchstone – which stirs pride, duty, protest, vigilance, Constitutional passion, patriotic virtue, resilience – carries a certain poignancy just now, as if the term is struggling for relevance, fighting for its life.

Taking a break from these politico-religio-economic strains recently, I turned to reading some poetry, especially W.H. Auden. It turns out Auden wasn't a break from the real world but a way back into it.

Auden and Us

Englishman Auden emigrated to the US in 1939. As a gay man in his early 30s, he had found England stifling. And he was tired of being lionized there as his generation's great prophet of left politics. His friends didn't grasp his new thinking: After the

Spanish Civil War and the reptilian rise of Nazism in civilized Germany, Auden realized evil could happen anywhere, among any people. No nation, political party, or individual is innocent and pure. He wanted a way to regard the real world of flesh and blood and violence and love without the delusions and slogans of ego and power.

The point of Christian belief, he came to see, was to challenge public lies and private self-pity and keep the focus on the only thing that matters – Jesus' love command. Auden wrote: "For one thing, and one thing only, is serious: loving one's neighbor as one's self."⁶

Christianity obliged believers to face the facts of this suffering world, not veer from them with gnostic ecstasies or cynical putdowns. Auden thought ecclesiastical jargon and religious nationalism were lethal distractions from real, everyday religion. Better to practice one's faith than boast about it. He combined elements of Protestantism and Catholicism to fashion a rangy creation theology of his own. This included a heftier notion of citizenship. He believed in the infinite gap between Christian truth and all worldly values, but he also saw the body as holy. Ordinary life is incarnational. For him, a mature Christian faith takes the material world seriously.

By the 1950s, his views were aligning with those of Dietrich Bonhoeffer, who had said, "It is not some religious act which makes a Christian what he is, but participation in the suffering of God in the life of the world."⁷

Keeping It Real

In an illuminating character study of Auden's faith, Edward Mendelson writes: "T.S. Eliot thought of religion as 'the still point in the turning world,' 'the

Auden combined elements of Protestantism and Catholicism to fashion a creation theology, a heftier notion of citizenship. Ordinary life is incarnational. A mature Christian faith takes seriously the material world.

heart of light,' 'the crowned knot of fire,' 'the door we never opened' – something that remained inaccessible, perfect, and eternal, whether or not he or anyone else cared about it, something wholly unlike the sordid transience of human life. Auden thought of religion as derived from the commandment 'Thou shalt love thy neighbor as thyself' – an obligation to other human beings despite all their imperfections and his own, and an obligation to the inescapable re



A dust storm rips off a roof, Avenal, CA. 2009.
Photo by Matt Black
© Matt Black/Magnum Photos

ality of this world, not a visionary, inaccessible world that might or might not exist somewhere else.”⁸

The headlines these days give the impression that we aren’t taking the real world seriously enough or the neighbors we find in it. There is much talk now of the bubbles we live in. Robert Reich says this is a function of four mechanisms we use to avoid unpleasant facts – a denial of the problem, a desire to escape responsibility, an itch to scapegoat others, and cynicism about possible solutions.⁹ We need leaders who inspire people to overcome these four horsemen of unreality. The truth isn’t going away despite our mental acrobatics of evasion, Reich says: The US is in danger of losing its democratic instincts and becoming a plutocracy.

“To exercise true leadership, you also need to get out of your ideological bubble,” he writes. “If most of the people you talk with agree with you, you’re wasting your time. You need to engage with people who may disagree or who haven’t thought hard about the issues. ... Find people who are willing to listen to the facts and who are open to arguments and ideas, regardless of the label they apply to themselves. We need them.”¹⁰

An incarnational theology that infuses present time and physical matter with divine intention is surely able to transform our economic arguments too.

Ray Waddle is editor of Reflections. His most recent book is Undistorted God (Abingdon, 2014).

Notes

- 1 Robert Reich, *Saving Capitalism: For the Many, Not the Few* (Knopf, 2015), pp. xiii-xiv, 4.
- 2 Reich, p. xiv.
- 3 Reich, p. 64.
- 4 Daniel Bell, *The Cultural Contradictions of Capitalism* (Basic Books, 1976). See especially the Introduction.
- 5 Masha Gessen, “Lessons from Russia: Verify Everything, Don’t Publish Rumors,” *The New York Times*, Jan. 15, 2017, Sunday Review section, p. 4.
- 6 W.H. Auden, “Address on Henry James,” *Prose Volume II: 1939-1948*, edited by Edward Mendelson (Princeton, 2002), p. 302.
- 7 Edward Mendelson, “Neighbor: W.H. Auden,” *Moral Agents: Eight Twentieth-Century American Writers* (New York Review Books, 2015), p. 170.
- 8 Mendelson, p. 145.
- 9 Robert Reich, *Beyond Outrage: What Has Gone Wrong with Our Economy and Our Democracy and How to Fix It* (expanded edition, Vintage, 2012), p. 112.
- 10 Reich, *Beyond Outrage*, pp. 112-113.

HONEY

By Connie Wanek

Luxury itself, thick as a Persian carpet,
honey fills the jar
with the concentrated sweetness
of countless thefts,
the blossoms bereft, the hive destitute.

Though my debts are heavy
honey would pay them all.
Honey heals, honey mends.
A spoon takes more than it can hold
without reproach. A knife plunges deep,
but does no injury.

Honey moves with intense deliberation.
Between one drop and the next
forty lean years pass in a distant desert.
What one generation labored for
another receives,
and yet another gives thanks.

Thoughts On Evangelical Poverty



By Luke Timothy Johnson '76 Ph.D.

When trying to think through – for the sake of living out – what our faith in the Living God demands of us concerning our use of possessions, two interrelated errors can confuse our thought and distort our practice. The first error affects our way of thinking; the second limits the range of our thinking.

Before getting into the business of thinking theologically, though, I hope you and I can agree that what truly counts before God is not the slickness of our concepts or the smoothness of our arguments, but the purity of our intentions and the faithful obedience of our action, both of which can thrive without the assistance of theologians. Our thinking, therefore, ought always to be in touch with faith in practice: learning from the practice of the saints, and seeking to strengthen such practice among those called to be disciples of Jesus.

Problem-Solving Mentality

The first error is to think of possessions as a problem to be solved rather than as a mystery to be engaged. I borrow the distinction from Gabriel Marcel.

We seek wisdom to discern the constant call of God and the ways in which the acquiring and disposing of possessions always tilt either toward idolatry or faith.

Finding answers for problems requires detachment, analysis, calculation. A problem-solving mentality looks at Scripture, sees a variety of divergent directives, and selects (on whatever principle) one that is normative for all times and all circumstances, whether mendicancy, monastic community of goods, almsgiving, or working for the support of others.

The same mindset looks at the human condition, so filled with inequality of wealth and the misery of the destitute, and seeks a social program that will eliminate inequities and relieve suffering. The result of such an approach? Deep disagreement among

Christians concerning how to read Scripture, and, correspondingly, a depressing lack of impact on social injustice or destitution.

Thinking of possessions as a mystery to be engaged may seem, at first, a cop-out, a deflection from a serious commitment to discipleship. But it is far from an avoidance. Such reflection leads to the heart of the matter and liberates us for authentically faithful action. Marcel reminds us that mystery pertains to the areas of human existence in which we are – body and spirit – inescapably involved and from which we cannot detach ourselves or treat “objectively” without distortion.

Human existence as somatic, as at once “being” and “having,” is a prime instance of such mystery – first of all, because we both “are” and “have” bodies! To engage the material realm in which we both claim ownership of things and claim being and worth, we need to employ not problem-solving techniques but the slow and infinitely demanding discipline of reflection and discernment.

Everyday Idolatry

Unless we can see how human claims concerning possessions are simultaneously fundamental responses to the Living God, we shall miss entirely how idolatry and faith subtly play out in daily life – the idolatry of human acquisitiveness and oppression of the weak, as well as the miracle of generous giving that expresses the obedience of faith.

Similarly, when we approach Scripture as more than a set of problems, we seek not a universal interpretation or mandate, but wisdom to discern the constant call of God and the ways in which the acquiring and disposing of possessions are always poised to tilt either toward idolatry or faith.

Reading through Torah and Prophets and Wisdom with such expectation, and reading through the Gospels and Paul and James, we find a remarkable consistency concerning the misuse of the gifts God provides. Everywhere, Scripture condemns avarice, stealing, coveting, cheating, and oppression as the expression of idolatry. Indeed, Scripture shows that faith in the Living God demands the sharing of possessions. Yet the variety of ways in which possessions can be shared is not regarded as a stumbling block, but as a pointer to alternative expressions of faith appropriate for diverse circumstances.

Mystery and Discernment

When we focus on the New Testament as a guide to discipleship, moreover, we quickly discover that there is no basis whatever for what is called “the prosperity gospel.” Rather, the Gospels summon us to a radical and evangelical poverty expressed through many and diverse forms of sharing, forms determined not by the projects of the donor but by the specific needs of others. The obedience of faith – and therefore of faithful giving – requires constant discernment of the mysterious movements of the embodied spirit: our own, that of others, and within and among them, of God.

The second error is to limit the issue of faithful sharing to material possessions alone. Patterns of idolatrous clinging and faithful generosity apply equally to all the expressions of our embodied selves. We can as much grasp after and cling to our reputation for virtue as we can our creature comforts. We can empty our bank account for good causes, yet continue to cultivate envy and competition in our heart. As a former monk, I can testify that eschewing private ownership and joining a community of possessions can have little effect on subtler forms of possessiveness and self-interest.

Paying Attention

The poverty of Jesus, we remember, had little to do with his lack of material comfort or support, and had everything to do with his self-emptying service to others, expressed day by day in his remarkable accessibility and his attentiveness to what was needed by those he encountered (here, reread Mark 6:30-44), and expressed finally by the giving of his body and blood for the life of the world. The poverty that is demanded by discipleship, I think, must imitate that of Christ as we are enabled by the power of his Holy Spirit.

Our relinquishment of ownership and our faithful giving require of us a constant accessibility to others and an attentiveness of what they need in this moment. Otherwise our sharing is in danger of be-

ing our own (possibly idolatrous) project rather than a faithful response to God’s call. Faithful sharing is always attentive to specific and changing needs: This child needs comfort and that one needs correction, or this single child requires correction one moment and comfort the next! My neighbor in this hour needs a share in my space, and at another hour needs a moment of my time. Now my friend requires my patience and now my energy. Now my students need my severity and now my humor, and always my energy and enthusiasm.

Unless we exercise the asceticism of attentiveness, we will not know what is asked of us in this moment, and therefore what and how God is calling us to share. But the cost of such consistent attentiveness to the needs of others is clearly more than the cost of writing an annual check, or of providing for our neighbors what we are sure is good for them, because it seems good to us. The cost is the painful transformation into evangelical poverty, which is, in the end, the mind of Christ (1 Cor 2:16).

Luke Timothy Johnson ’76 Ph.D. is Robert W. Woodruff Professor Emeritus at Candler School of Theology, Emory University. He is the author of 31 books, including The Writings of the New Testament: An Interpretation (Fortress, third edition, 2010) and The Real Jesus: The Misguided Quest for the Historical Jesus and the Truth of the Traditional Gospels (HarperOne, 1996). He taught at YDS from 1976-82.

PRAYER WITHOUT WORDS

By Amos Wilder

Say not a word, be still, and fear to pray;
Forego not the great prayer of silence; plead
With the great plea of helplessness, and say
No word but vast dependence for thy creed.

This impotence is thy best title; this
Ebb of the spirit calls to all the seas.
The eternal travelling waters of the abyss
And of the height know all their estuaries.

This is the last resort, the ultimate claim,
The plea that cannot fail when all has failed.
The heart whose prayers are mocked, that in the flame
Itself is charred or shivered, here is healed.



Sioux protest camp, Standing Rock Sioux Reservation, opposing the
Dakota Access Pipeline, Cannon Ball, ND, September 2016
Photo by Larry Towell
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Freeing the Future



By Nimi Wariboko

Anytime I walk on Commonwealth Avenue at Boston University where I teach, I see hundreds of students – blacks, whites, Asians, Hispanics – rushing to their classrooms. And my heart breaks.

I ponder what American society and its economy are doing to them, to their future. America has caught them in a web weaved by the paradox of capitalism, and they know not what they do.

On the one hand, the market gives a sense of freedom and power to student-citizens. They shout, “I can do it!” On the other, late capitalism renders them fragile. Their social fabric is vulnerable, their inherited social institutions precarious. Debt has neutralized or closed off many future possibilities. The huge debt bearing down on students threatens to undermine their freedom and right to be active participants in the social life of their time.

Students are Branded

“I can do it” – that shout, that belief, embodies the perennial exuberance of youth. Yet the souls of too many young people have been captured and reformatted by capitalism’s ceaseless push for profit.¹ The American financial apparatus and its university

Congregations should support a national drive for a social education fund whereby every working citizen pays 2 percent of annual income to help subsidize students’ education.

system have inscribed the promise to repay “infinite” debt on the minds and bodies of the students who walk up and down Commonwealth Avenue. Students are branded! Together capitalism and the marketplace university have burnt a creed into the souls and memories of these young adults, a creed that says good citizens keep their promise to repay debt, no matter how severe the burden.

The system has enormous, unbalanced power over students. What undergirds this economic dynamic is a relationship not of free, equal exchange but of debtor-creditor, a power relation that not only imposes particular modes of future behavior on students but renders them “guilty” even before they act, like Josef K. in Kafka’s *The Trial*.²

In Cahoots

Reinhold Niebuhr once stated that anywhere there is an imbalance of power, there is bound to be injustice. The injustice of the crushing debt burden on American students today – now more than \$1.3 trillion – reflects a harsh asymmetry. American colleges in cahoots with late capitalism no longer promote only the nurture of skills and moral values fitted for life in capitalism, but also advance the production of student indebtedness.

We have entered a period in which debt peonage is coterminous with college education. The labor of students after graduation is now inevitably *serf labor* that feeds the wealth of creditors, rendering the student’s life and existential condition increasingly fragile. The college-student relationship is reshaped by the dictates of finance capital’s creditor-debtor relationship, which informs and contaminates other social relations. What philosophers Gilles Deleuze and Félix Guattari warned generally about the ascendancy of debt is now happening to the American college student: “Debt becomes a *debt of existence*, a debt of the existence of the subjects themselves. ...” In such a scenario, the debtor never quits repaying. The duty of debt becomes never-ending.³

Those of us who teach in expensive universities are seeing debt redefine the education of the heirs of American civilization. In the past, college

education endued students not only with an ethos of effort and reward, but also with a sense of obligation to serve the common good. Today, the pressing obligation that looms over them is to honor their debts, perhaps also to assuage the guilt of having incurred debts. If in the past graduating students threw their caps into the air to signify freedom and the hope of soaring to greater heights, today they are “free” insofar as they can live their lives in ways that ensure the reimbursement of their loans.

A New Poster Child

From the 18th to the early 20th century, the poster children of exploitation under merchant capital were the degraded, subjugated, enslaved people of foreign lands by such trading and colonizing firms as the East India Company and the Royal Niger Company. In 19th-century England, in the early years

In the past graduating students threw their caps into the air to signify freedom. Today many are free only insofar as they can live their lives to ensure the reimbursement of their loans.

of industrial capitalism, the showpiece of oppression and exclusion was the heavily exploited factory worker, the proletariat whose surplus value was expropriated by the bourgeoisie. Today, the face that represents the oppressed – the citizen whose future possibilities are expropriated before she even starts her life – is the American college student.

A sad irony in all this touches American churches. Many have been so engrossed in fighting battles for the other dire poster children that they have in many cases neglected the huddled masses of students yearning to breathe free.

What can the American churches do to stop the neglect of the debtor children in their midst? Let me suggest four economic reforms that churches should support.

First, congregations should press for the abolition of the charging of interest on student loans by all lending institutions. In the place of loan and interest repayments, every indebted student will agree, for five years, to pay back 10 percent of any personal income that is above the national median personal income level.

Second, churches should urge institutions to declare *jubilee* for a college graduate if by age 50, because of years of below-average earnings, she has not been able to complete five years of payments of the 10 percent of personal income that is above the

national median personal income. At this point she is set free from student-loan obligations. Historically, when debts become excessive and undermine the survival of the financial system itself, we have restored the health of the system by cancellation or

Those of us who teach in expensive universities are seeing debt redefine the education of the heirs of American civilization.

forgiveness. This is what we did in the 2008 financial crisis. There is no point holding on to student debts that cannot be repaid.

Third, congregations should support a national drive to set up a social education fund whereby every citizen of working age pays 2 percent (or an appropriate progressive rate) of his annual income to help subsidize students' education.

Finally, churches should mount a sustained campaign to put pressure on all colleges to decrease their tuitions and fees, and to provide free education in all public colleges.

Alleviating the burden of student loan debt is the prime duty of all social-justice-committed citizens and institutions. Doing so will generate wealth for all. Doing so will make America greater.

Nimi Wariboko is the Walter G. Muelder Professor of Social Ethics at the Boston University School of Theology. His scholarship focuses on five main areas: economic ethics, Christian social ethics, African social traditions, Pentecostal studies, and philosophical theology. His books include God and Money: A Theology of Money in a Globalizing World (Lexington Books, 2008) and The Charismatic City and the Public Resurgence of Religion (Palgrave MacMillan, 2014). He is also co-editor of Paul Tillich and Pentecostal Theology (Indiana, 2015).

Notes

- 1 Nimi Wariboko, *Economics in Spirit and Truth: A Moral Philosophy of Finance* (Palgrave Macmillan, 2014).
- 2 Maurizio Lazzarato, *Governance by Debt* (Semiotext(e), 2015).
- 3 Gilles Deleuze and Félix Guattari, *Anti-Oedipus: Capitalism and Schizophrenia* (Penguin, 2009), pp. 197–98, italics in the original. See also Maurizio Lazzarato, *The Making of the Indebted Man: An Essay on the Neoliberal Condition* (2012).

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COVER ARTWORK

Christ Overturning the Money Changers' Table
(oil on canvas, 1921), Stanley Spencer (1891-1959)
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POETRY

Stephen Dunn is the author of 16 books, including *Lines of Defense* (Norton, 2014), *Loosestrife* (Norton, 1996), *Riffs & Reciprocities* (Norton, 1998), and *Different Hours* (Norton, 2000), which won the Pulitzer Prize for poetry.

"Landscape and Soul" and "To My Doppelganger" selected from *Here and Now* by Stephen Dunn. Copyright © by Stephen Dunn. With permission of the publisher, W.W. Norton & Co., Inc. All rights reserved.

Jim Harrison (1937-2016) was the author of more than 30 books, including the novella *Legends of the Fall*. His volumes of poetry include *The Shape of the Journey: New and Collected Poems* (2000), *In Search of Small Gods* (2009), and *Dead Man's Float* (2016), all published by Copper Canyon Press.

"American Sermon" and "Debtors" from *Songs of Unreason*. Copyright © 2011 by Jim Harrison. Reprinted with permission of Copper Canyon Press. See coppercanyonpress.org.

Natasha Trethewey was poet laureate of the US from 2012-14 and is also a former poet laureate of her home state of Mississippi. She won the Pulitzer Prize for her book of poems *Native Guard* (Houghton Mifflin, 2006).

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Poet and essayist **Ocean Vuong**, born in Saigon, immigrated to the US at the age of two. He won the 2016 Whiting Award for poetry for his book *Night Sky With Exit Wounds* (Copper Canyon Press, 2016).

"The Gift" from *Night Sky With Exit Wounds*. Copyright 2016 by Ocean Vuong. Reprinted with permission of Copper Canyon Press. See coppercanyonpress.org.

Connie Wanek, born in Madison, WI, is the author of *Hartley Field* (Holy Cow! Press, 2002) and *Bonfire* (New Rivers Press, 1997).

"Bald Eagle" and "Honey" from *On Speaking Terms*. Copyright 2010 by Connie Wanek. Reprinted with permission of Copper Canyon Press.

Amos N. Wilder (1895-1993) '17 B.A., '24 B.D., '33 Ph.D. was a poet, minister, author, and theology professor. Wipf and Stock Publishers has recently released the Amos Wilder Library, a collection of 18 Wilder titles, including *Theopoetic: Theology and the Religious Imagination*, *Otherworldliness and the New Testament*, *Jesus' Parables and the War of Myths*, and *Armageddon Revisited: A World War I Journal*.

"Prayer Without Words" and "God loves the shabby hero and forlorn" from *The Healing of the Waters* by Amos Wilder. © 1943 Wilder Family LLC. Reprinted with permission of the Wilder family.



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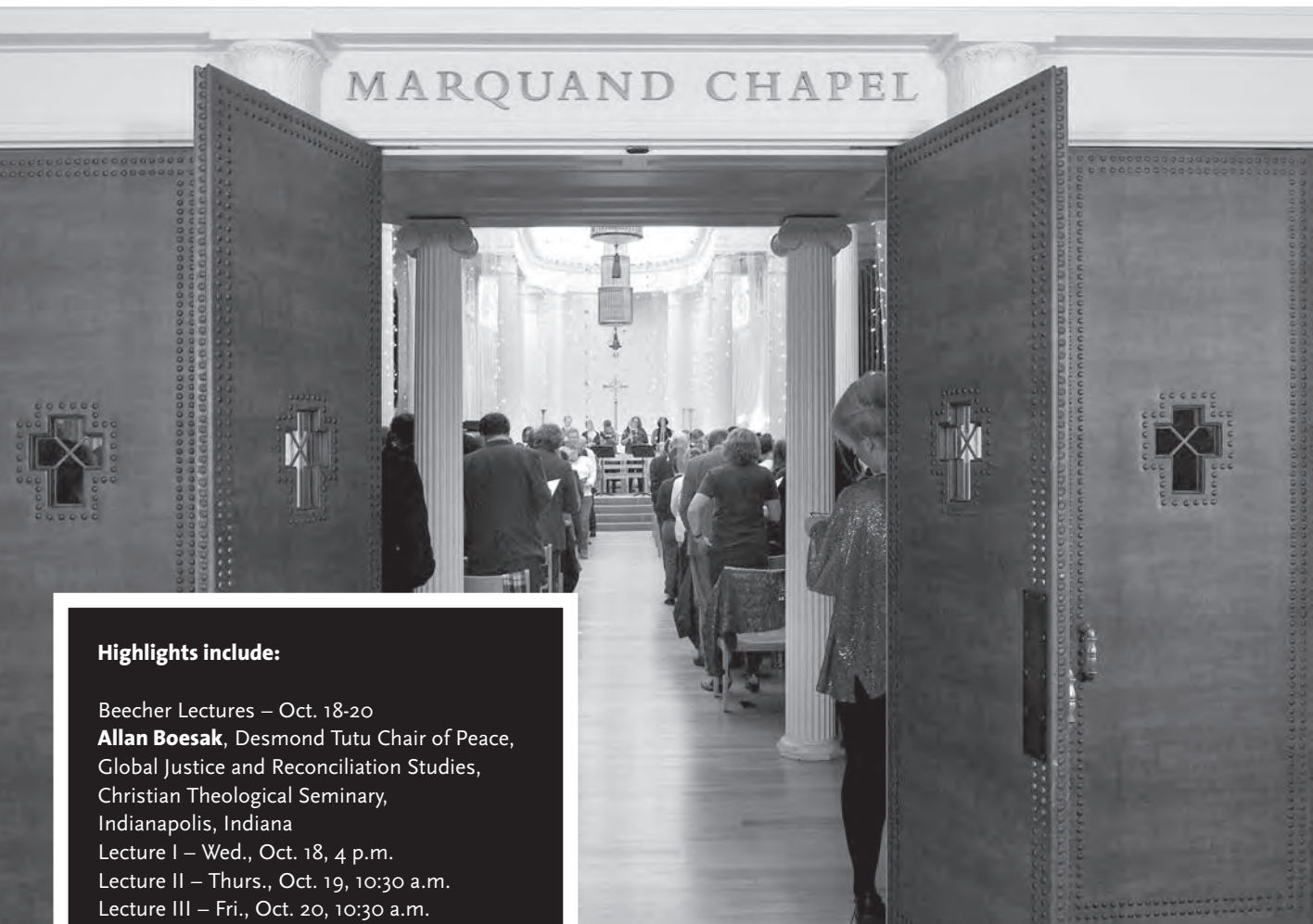
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Lecture II – Thurs., Oct. 19, 10:30 a.m.

Lecture III – Fri., Oct. 20, 10:30 a.m.

•

Wed., Oct. 18, 1:30 p.m.

Bruce Gordon, Titus Street Professor of
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•

Wed., Oct. 18, 2:30 p.m.

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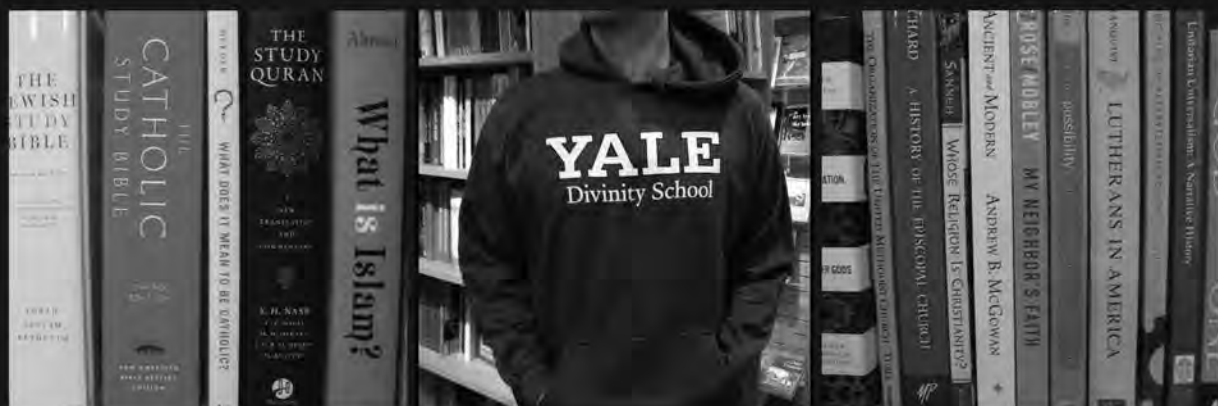
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Amos Wilder (1895–1993) was Hollis Professor of Divinity at Harvard Divinity School. He held four Yale degrees and one citation: B.A. 1917, B.D. 1924, Ph.D. 1933, D.D. 1956, and the Wilbur Lucius Cross Medal 1974. He was also a Yale Younger Poet (1923), delivered the Schaffer Lectures (1954), served as a Successor Trustee of the Yale Corporation (1958–1964), and with his tennis partner Lee Wiley, winner of the National Intercollegiate Doubles Championship (1920).
[Photo: Wilder, age 79, in Cambridge, MA]

Death like a dam
arouses the deep;
off the Big Sur the shoals
surprise the currents of the main.
The hidden ledge
turns turquoise into snow,
and phosphorescence
burns round the granite reef.

—FROM “A HARD DEATH”
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—PETER S. HAWKINS
Professor of Religion & Literature, Yale Divinity School
(from the Series Foreword)

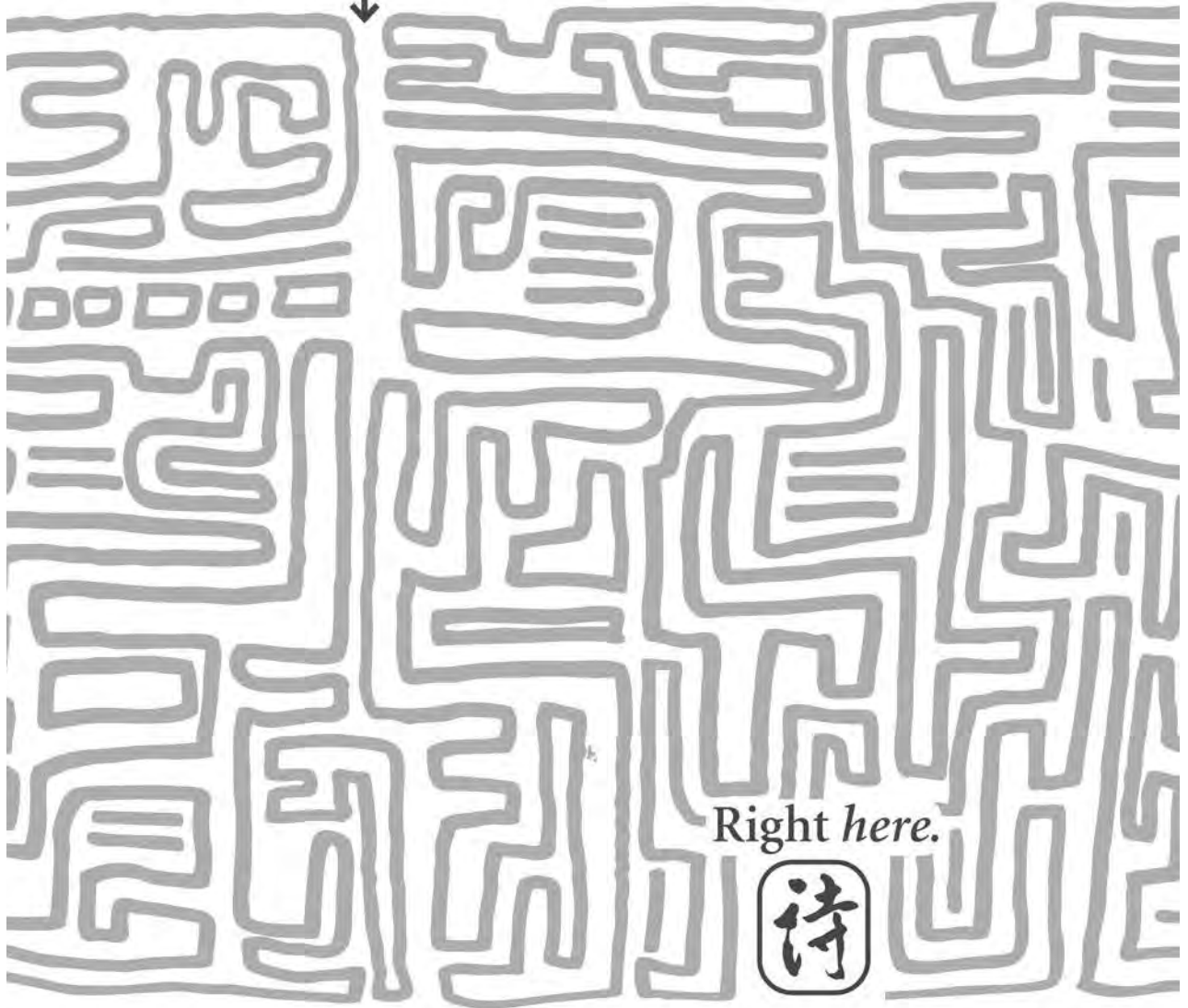


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Amos Wilder’s memoir of serving in WWI, *Armageddon Revisited*, was originally published (posthumously) by Yale University Press in 1994. [Photo: Corporal Wilder, age 24, on duty at Ehrenbreitstein Fortress near Koblenz, Germany, after the Armistice.]

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From the Editor: Neighborhood Watch

By Ray Waddle



We've passed through several months of giddy national tumult, and it's not done yet. The entire drama triggers new debates about the meaning of America and the strength of our political institutions. It also raises an old question: Who is my neighbor?

We thought we knew. Until last year many of us were pleased to think we understood the mood of the electorate. Then the 2016 election handed us our ignorance. The times are bringing harsh news, but also clarity. There's something to be learned from it all.

We're learning that millions of Americans feel disrespected, alienated, ignored. They're unimpressed with the current run of experts. Millions are suffering in this economy or enduring the blunt force of daily prejudice. The American dream is not serving them.

We're learning that both major parties are flattered and impaired by the big money. Regular citizens pay the price, living in gutted towns or fighting in permanent wars. As George Packer described it recently in *The New Yorker*, Democrats years ago lost a traditional ally – working-class whites – and embraced a coalition of urban professionals and diversity. Must it be either-or? Republicans meanwhile thundered social conservatism while quietly lending a helping hand to the 1 percent.

We're learning that our bedrock spiritual traditions need to speak more acutely against the era's economic excesses. Perhaps we've neglected to make a hard study of the way power really works. In many cases religion has not challenged or examined the spirit of consumerism and empire but endorsed it.

Tested by disorder or disinformation, we're learning too that millions are deeply committed to constitutional freedoms, public integrity, environmental repair, and a culture of empathy.

It took countless decisions to get to this embattled moment. And the next will unfold, transmute, blossom in exciting, unnerving directions. We can be sure of this much: History will merrily provide ironies at every turn. Consider the politics of a century ago: Many American small farmers and Christian rural citizens believed the biblical news of "peace on earth, good will toward all" carried a message of socialism. Jesus was regarded as a leftist philosopher of the people, and politicians

could win evangelical votes by quoting the Nazarene as the messianic enemy of the banks. It gives new meaning to "red state."

Bluster and disruption win the attention in the social media era, for now. Much unglamorous work gets discounted – the vigilance of fair voting laws, the fight for a living wage, infrastructure repair, a thousand local commitments to good governance and neighborliness. All these depend on cooperation, discipline, patience, mutual respect – actions rooted in humane virtues. Where do such values come from? Not from Social Darwinism or the metrics of ruthless efficiency. A functional society needs something like Golden Rule wisdom found in sacred texts, parental leadership, mentors, and congregations that honor the soul.

Preparing this *Reflections* issue on "God and money," I've learned from each contributor that it takes tough-minded analysis but also heart and resolve and gospel truth to write about this big thing called the economy. These writers take seriously the world-bending lines from the Lord's Prayer: "Your kingdom come, your will be done, on earth as it is in heaven." Those words speak to the creator of the universe. They also dignify the political, economic details of this time and place.

If you want to feel more hopeful about the rampages of history, talk to divinity students. Catch their enthusiasm and resilience. Chatting with Yale Divinity students is invigorating. They are pursuing a vocation, trying to make daily poetry out their faith, with ethical impact, often in the teeth of financial struggle. Many take on sizable debt in order to be in school, but they refuse to let that define them or derail their sense of calling. Find a way to support them, through congregation or denomination or scholarship fund. Consider a gift to the YDS Annual Fund, which is entirely devoted to student financial aid, or a donation to the \$53 million campaign to raise endowment funds for financial aid.

A wounded body politics needs these future leaders, healers, and neighbors.



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