
Dialogue

Volume 6 Issue 3

Strength for the church's journey into wholeness in Christ

Nov. 2004

The subject: *Debt Slavery and Other Economic Survival Issues*

Circle of Hope is at an interesting point as we come into 2005. It is time for us to grow up and “pony up” (can you accept poker metaphors?) and move with the Spirit into our next era.

Since our inception, we have received a lot of financial support from sources outside Philly: large sums from the Brethren in Christ to support our pastors' salaries, as well as support from the Mustard Seed Foundation, and generous support from the Mennonite Central Committee for our Circle Venture Director.

This luxurious funding may have served to delude us into thinking we are more solvent than we really are. It may have actually made us dependent, flabby, unmotivated and “entitled.” (That sounds a little like Clinton will institute welfare reform at any moment, doesn't it?)

There are about 300 of us now, and I think there should be another 100 join with us in 2005 if we do all we can to share our faith and life together. As we share our resources, we should be able to pay our pastors full time and solve the administrative problems of Circle Venture and the Network with some skillful job creation. But to do that will cost us more.

I think we have the capacity. But will we use it? When Jesus was talking to the rich young man that time, it seems like the guy could not get his mind around having a vision for his money beyond himself. Can we? I think Jesus is asking us similar questions about Circle of Hope. Do you all want to follow me? Will

you really do this? Do you see how much our mission necessary? Will you make a difference with me? Can you keep faith over the long haul transformation takes? Can you leave what needs leaving and keep moving with me into what is next? We'll see.

In this issue we have some strikingly practical and personal talk about money. Let's learn together. But as with everything else about us, let's not leave it on a page or in our minds — let's do something while we still can.

—Ed.



Mammon 2004

Mammon: *“a common Aramaic word for “riches” akin to a Hebrew work signifying “to be firm, steadfast” ...hence, “that which is to be trusted.”*

Personified as a false god by Jesus in his statement “You cannot serve both God and Mammon.” (Matthew 6:24) (Vine's Dictionary)

Mammon. It's not just money, or wealth, but the power of that wealth when we trust it to meet our needs instead of trusting in God — perhaps an actual demon, one who seeks our service and our worship. It's the lie that tells us to find our comfort, our hope, our provision, and our solutions to

life's pains in a paycheck rather than through the One Source big enough and loving enough and infinite enough to answer all our longings. That One is described by Paul in 2 Corinthians 9:8, *“God is able to provide you with every blessing in abundance, so that by always having enough of everything, you may share abundantly in every good work.”*

Mammon is a big power in the US in 2004. We have so much material wealth as a nation (very unequally distributed but that's another story) and so much power along with it, that for decades we have been able to perpetuate the lie that we can buy our own happiness and security and comfort — it's just one more raise away — we're not there yet, but almost. September 11th dampened our spirits a little, but we have revived for the most part and used our fear of vulnerability to increase our commitment to serving Mammon. If we spend more on security measures, build safer homes, invest in shatter-proof glass, buy more weapons, shop to improve the economy...we'll be okay. We're Americans after all, members of the only remaining superpower in the world. In a global economy we still wield significant power around the globe.

Maybe many of the readers of this article don't buy into this mindset, but we still live surrounded by it. Saturated in a culture that regularly worships at the feet of Mammon, how are we affected — maybe even defeated? Are we doing anything that counters the destructive effects of this powerful force? Where does Mammon affect me? Where do I bow my knee to this false god? Where do you?

As I began asking these questions of myself, one of the first things I noticed was how often my response to almost any desire: spiritual, emo-

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tional, relational, physical, can be quickly translated the need for a purchase. A few examples:

Problem/Desire: "I need to slow down regularly, retreat, be closer to nature, nurture my soul. Pray." Answer: Must buy a cottage on a lake in upstate New York.

Problem/Desire: "I want to host Thanksgiving dinner to care for my family and others." Answer: Need a bigger table and a bench.

Problem/Desire: "I want to work for change in the field of early childhood, find a job that enables me to influence policy makers toward positive change." Answer: Need to buy professional clothes so I look like a leader as I interview.

Problem/Desire: "My body needs nourishment, healthy food." Answer: Where shall I go buy lunch?

Problem/Desire: "I want to care for the environment." Answer: "I need to buy a Prius.

I could keep going indefinitely. And having pretty decent persuasive reasoning skills, I could make a very spiritual sounding case for many of my purchases and have often done so. Conversely, I can also tell you about the price I pay for overspending and overworking and at least a little bit of what I know about how my actions contribute to the destruction of the environment and the lives of others.

I am a person, as I expect are most of the readers of this publication, who consciously seeks to resist the pull of our culture, of Mammon, to constantly consume. I know that my actions impact the environment and people around the corner and across the globe. I believe strongly that it is deplorable that Americans use half of the world's resources and make up only 5% of the population. No one needs to convince me. And yet the fact remains that with an income that should be more than sufficient to

meet my needs and contribute significantly to those of at least a few others, I am in debt, have very little savings and work more hours than I believe is healthy for me or for my family, friends and community who then only get to interact with the anxious, exhausted, stressed person who is left after all this.

So who have I actually chosen to worship more often than I would like to admit? It's not the Giver of Life, that's for sure. How do I get fooled so often? Do I not recognize this adversary? Are my defenses too weak? Do I underestimate the persuasive power working against my desire to seek and share Life? Am I too arrogant to solicit help from others? I can give myself a little more grace for the many times that I have said "yes" to

Mammon when I see how constantly I am bombarded by the idea that my needs, even my deepest God given desires could be quickly met if I just had a little more money. I rarely watch T.V. or see movies, but just a few minutes of perusing the magazines on my parents' coffee table yielded a few choice illustrations of the type of enemy we are up against.

- "Your mother's sauce recipe: Priceless. Soup pot from Williams Sonoma: \$185

- Some things money can't buy. For every thing else there's MasterCard."

- "Take off in a Ford Explorer and enjoy some peace of mind with your scenery."

- "Email has replaced letters. TV has replaced conversation, but there will never be a replacement for a home. Your home is the most important place on earth. So don't let anyone compromise it." (ad for wood sid-

ing)

- "They just happen. Those indescribable perfect moments in time that connect you forever in ways that words diminish, and that only your heart can truly comprehend...They just happen. In places like this." (ad for home sites in the Palmetto Bluff community. Home sites from \$375,000-\$949,000.)

- When I see beauty around me. I also see the beauty in myself." (for Dress Barn)

- If you are not generic and ordinary and homogenized, you stand out no matter how similar your surroundings (for Infiniti FX)

So just in this small sample my connection to my family, my need for rest, my desire to enjoy the beauty of nature, to connect with others, to feel good about myself, to feel secure and safe were all targeted by advertisers who work for big corporations that depend on consumers for their own survival. Not a lot of encouragement to be content with what I have and trust God! Maybe the above ads don't move you at all, maybe it's an ad for a specific type of skateboard, or a book,

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Dialogue

WHY? *This quarterly journal is a gift to everyone who wishes to be a part of the ongoing dialogue we share in Christ that forms us and deepens us as a real church. Whether you just arrived or have been with us from the beginning, we want you to be part of the conversation and an informed member of the team. We hope you will work with us to build a safe place to experience and share the love of Jesus Christ. Dialogue is a crucial part of that.*

If you would like to respond to any of the articles printed, that would be great. We have never turned a response away, yet — but we reserve the right to do so.

or a CD, or a concert. Whatever, you long for, there's a company that wants to convince you that the answer to your longing is found in their product. This is not news to us, but still we still fall prey to these messages again and again.

And it's not just advertising. The whole culture is built in ways that make it hard to live more simply. Want to live without a car? You must limit yourself to large urban areas with public transportation. Have kids? Usually those areas have poor quality schools. So now you either need money for private school, or you need a lot of time and energy to work as an advocate for your kids in the public system, or home school your kids, then you can't use that money or that time and energy for other purposes. Move out to the suburbs — now you not only need one car, you need two. The 'burbs are set up based on the premise that every person will have access to a car at all times.

There are many forces at work in our economy, in service of the demon Mammon you could say, in the United States of America in 2004. They are all interconnected and interwoven and it is often hard to distinguish the source of the attack. I can't even begin to describe them all, though I can now recommend a whole stack of books and websites that you might want to consult if, like me, you want to deepen your understanding of the forces at work against us and then plan our methods of defense and attack. Much of the very foundation of our country and its institutions is based on greed, on racism, and on the value of independence, control and self-expression over community, humility, and listening to the voices of others. Here are just a few facts and thoughts to ponder as you begin to piece together a picture of Mammon in the U.S. in 2004 and what the effects are when we act out of love for and trust in Mammon instead of God as our Source.

• *Expenditures for advertising and marketing aimed specifically at children have risen to 15 billion a year.*

• *According to a recent survey children's involvement in consumer culture adversely affects their well-being leading to depression, anxiety, low self-esteem, headaches, and stomach-*

aches.

• *The rise in per capita consumption in the US since 1970: 62%*

The decrease in quality of life in the US since 1970 as measured by the Index of Social Health: 51%

• *Though we have doubled our productivity in the last 50 years... we've increased our workload by approximately one month/year. Employed Americans spend 163 more hours per year on the job than they did in 1969.*

• *The year in which shopping centers in the US surpassed the number of high schools: 1987*

• *Possibility that all the world's people could live as Americans do: 0%*

Number of people that the planet could support living as the Europeans do, with modest but comfortable homes, refrigeration for food and ready access to public transit: Every-one.

— Alan Durning "Asking How Much is Enough?" in State of the World, 1991

The tragic irony is that while the consumer society has been stunningly effective in harming the environment, it has failed to provide a sense of fulfillment. Consumerism has hoodwinked us into gorging on material things because we suffer from social, psychological and spiritual hungers.

— From simpleliving.net in a review of the book How Much is Enough

But many Americans, regardless of whether they would call themselves people of faith, are beginning to recognize this demon and combat the lies of "more and bigger is better." The so-called "voluntary simplicity" movement was named one of the top trends of the 90's (simpleliving.net). However, the advertisers are savvy and corporate salaries are at stake. They know how to change tactics just like I do to make a compelling case that "if you want to live simply, you need to buy..." (I have heard the magazine Simple Living referred to as Simple Living for Rich People due to the

high cost of many of the simple solutions that are often recommended in it.)

Those of us who are consciously seeking to live more simply must be on guard for the subtle, but powerful messages we receive that circumvent our desire to consume less and go right to a powerful emotion, especially once we are parents and our choice to live with less means our kids do too.

We must also seek support from others. Join groups like United for a Fair Economy. Learn more about how our economy perpetuates inequality and racism and how we can combat those forces. Tell friends about our goals. Ask for help! We must be ready to talk honestly about our money and how we spend it, a very countercultural move.

But must we avoid money completely to avoid serving Mammon? Are those who have chosen to live with less by definition living for God? Not necessarily. 1 Timothy 6:6 is often misquoted as reading "money is the root of all evil" when in fact it is more accurately read "the love of money (or mammon) is the root of all evil." We can also give honor to Mammon by seeing money itself as only evil and avoiding it completely, never using a powerful resource when it is accessible to us.

As a nation we do have power because of our financial resources. How can we use them for good in the world? Sometimes it's easier to avoid having money (for those of us who have a choice about it — many don't) than to have it and still manage to use it to serve God. As my income has risen I have certainly found this to be true — it has become harder to trust God, I have made mistakes. But I am also aware of the talents, knowledge and resources that my husband and I have been given that have led us to higher paying and more influential positions in our careers. These are gifts that we are responsible to use, not to avoid. When we share our money, when we use our influence for good, we are serving God and working against the influence of Mammon in our culture and in the world.

John Wesley, the well known Meth-

odist preacher, made this point in this way, "Gain all you can." Here we may speak like the children of the world: We meet them on their own ground. And it is our bounden duty to do this: We ought to gain all we can gain, without buying gold too dear, without paying more for it than it is worth. But this it is certain we ought not to do; we ought not to gain money at the expense of life, nor (which is in effect the same thing) at the expense of our health..." (quoted from an article located at www.christianitytoday.com/ct/2001/148/52.0.html)

Some are called to battle Mammon by living a life of voluntary poverty, showing the world that God does provide. Some are called to use money but still without serving Mammon, without trusting in it. For many of us there will be different phases of our lives when we have more financial resources to use and other phases when we are given less or asked to give up what we have. In either case the issue is the same. Our faith, with or without "riches" has to be in Jehovah Jirah, our Provider, never in the provisions themselves and that is much easier said than done.

Deb Valentine

The Bible and Debt

According to one Christian economist, over the last decade debt spending has increased by 550% among Christians, and spending on entertainment has increased by 120%, while overall giving by Christians has only increased by 20%. This statistic and others that corroborate it indicate that American Christians are following the current secular trend of individuals spending what they don't have in order to acquire more personal possessions. The result of this is that more and more individuals are working increased hours to pay for things they want yet can't afford, thereby spending less time and money on evangelism and social service. One of the possible reasons for this increase in Christian indebtedness could be that many Christians aren't aware of

the strong stances in the Bible against all forms of debt and usury.

In the Old Testament, being in debt is inextricably linked to slavery, as those who had to borrow money were almost always forced to pay interest and often had to sell themselves or other family members into slavery as a means of paying off the debt. It is a position that God does not want his people in — following Israel's freedom from the physical slavery of Egypt, God made it clear that he had not freed his people from one form of slavery for them to be oppressed by another! In order to assure the Israelites did not place one another in economic slavery through the practice of usury (lending money at interest) God established rules to protect the poor who were most susceptible to the slavery of debt. The first of these, found in Leviticus 25:35-46 reads, "If any of your kin fall into difficulty and become dependent on you, you shall support them; they shall live with you as though resident aliens. Do not take interest in advance or otherwise make a profit from them, but fear your God; let them live with you. You shall not lend them your money at interest taken in advance, or

provide them food at a profit. I am the Lord your God, who brought you out of the land of Egypt, to give you the land of Canaan, to be your God. If any who are dependent on you become so impoverished that they sell themselves to you, you shall not make them serve as slaves. They shall remain with you as hired or bound laborers. They shall serve with you until the year of jubilee. Then they and their children with them shall be free from your authority; they shall go back to their own family and return to their ancestral property. For they are my servants, whom I brought out of the land of Egypt; they shall not be sold as slaves are sold. You shall not rule over them with harshness, but shall

fear the Lord your God."

From this text and others it is clear that God sees debt as a harmful and dangerous position for an individual to be in. He therefore instructs the Israeli community on how to help those who find themselves in debt. The principles of lending without interest, borrowing only from fellow Israelites, and the sabbatical year and the year of jubilee all insure that the poor aren't enslaved by debt but are able to recover and eventually return to self-sufficiency and freedom. God wants his people to be subject to no one but Himself, and to be able to serve those in need around them, for he says in Dt. 15:6 and again in 28:12, "you will lend to many nations but you will not borrow." Similar laws and principles are also mentioned in Ex. 22:25 and in Dt. 23:19-20.

Despite God's clear and strong stance regarding usury and debt, the Israelites failed to follow God's laws, leading to a great amount of misery for the poor and oppressed as heavy interest was exacted. Throughout Israel's history, different prophets were

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called on to speak out against the practice of oppressing the poor through exacting interest on loans. Ezekiel reprimanded the Israelites for not obeying God's laws concerning usury in both

18:5-18 and 22:12 of Ezekiel and Nehemiah brings charges against government officials who enslave people with interest rates in Nehemiah 5:6-13. In addition, Amos, Jeremiah, and Elisha all speak out against usury and act to save those who are oppressed by it. The wisdom literature of the Israelites also speaks to the issue as seen in Proverbs 6:1, 11:15, 17:18, 22:26, 28:8, with the most direct and telling of these being 22:7 which reads, "the borrower is servant to the lender."

In each of these Old Testament instances being in debt with interest is seen as a negative position for one to be in, and the community is charged with helping those in debt get out as

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quickly as possible. Yet it is interesting to note that the focus is always on those lending with interest and not those who are taking out loans. In the Old Testament, loans were only taken out by the poor who were in danger of starvation due to failed crops or family tragedy such as the death of a father or husband. God does not reprimand the poor for borrowing money in times of need, for without these loans they would die. The modern day practice of taking out loans to acquire personal luxury was unheard of in the Old Testament times since being in debt was seen as such an unhealthy and harmful position. It was only a last resort.

The New Testament also speaks to the problem of indebtedness. Jesus does not speak directly to debt as does the Old Testament, but he often uses stories of debtors and lenders to illustrate humanity's relationship to God. In Matthew 18:23-35 he gives the example of a man who is going to be sold along with his family for not paying back a debt. After pleading with the master, his debt is forgiven and he is released. He finds a friend who owes him money, and instead of following the master's example and forgiving him, he has the man imprisoned. In the end, the master throws the unforgiving servant in jail for not showing mercy, and the lesson is explained that as God forgives us our sins so should we forgive others. Debt in this instance and many others is a symbol for sin, and the experience of being in debt financially works as a symbol for sin because it is an oppressive and destructive position to be in. In Luke 11:4, 7:36-50, and Matthew 6:12 sin is referred to as debt, showing that it is an undesirable position to be in.

Jesus' most powerful statements about the modern day practice of borrowing money to purchase luxuries are not in those instances where he mentions debt however, but in the instances where he mentions what believers are supposed to value and how they are to use their money. Following the parable of the shrewd manager who decreases people's debts in order gain their friendship, Jesus says in 16:13, "*No servant can serve two masters. Either he will hate the one and love the other, or he will be devoted to one and de-*

spise the other. You cannot serve both God and Money." This passage, in light of the idea held both in the Old Testament time and in Jesus' time that debt is slavery, is a powerful statement against borrowing money, for if you are spending most of your time and money to pay back the lender, then you are not able to use that time and money to serve God. This concept is affirmed earlier in Luke in 12:27-34, where Jesus warns his followers not to set their hearts on material things but to focus on the kingdom of God, "*for where your treasure is, there your heart will be also.*" If Christians are daily focused on paying for material possessions and their life decisions are made based on how they are going to pay back loans, then they will end up more focused on earthly things and less on what God wants for them. Matthew 6:19-24 also reiterates this same message.

Probably the most famous verse in the Bible about borrowing, however, does not come from Jesus but rather comes from Paul in his letter to the Romans. In Romans 13:7,8 Paul says, "*Give everyone what you owe him: If you owe taxes pay taxes; if revenue, then revenue; if respect then respect; if honor, then honor. Let no debt remain outstanding, except the continuing debt to love one another, for he who loves his fellow man has fulfilled the law.*" Paul writes this in the context of explaining to Christians their duty to submit to the government authorities over them so that they will not have any reason to fear the government and will not fear God. The principle, however, is that any debts that we are holding on to keep us from fully being able to serve and love one another. Since God has loved us so must we love others, and when we are withholding something that belongs to another from them then we are not able to show them the full expression of love.

The recurring theme throughout all of these passages is that being in debt is an oppressive situation that inflicts physical, mental and spiritual injury and that hinders the individual from being free to be obedient to God and to love and serve others. The Bi-

ble makes it clear that Christians have two responsibilities in regards to debt. First, they are to use their resources to help those who are in financial need and to free those who are enslaved to debt. The Law of the Old Testament, the prophets, Jesus, and Paul all testify to the believers responsibility to alleviate the financial suffering of others without exacting any sort of interest or repayment. We, as the church, must become an alternative to the different lending institutions that prey on the poor and continue to oppress them rather than lifting them up. If we are going to be in a position to serve the poor and oppressed with our resources we must be fiscally responsible ourselves and stay out of debt. This is our second responsibility.

Too many times these days stories are told of Christians who are in such serious credit card debt or are paying off such incredible loans or mortgages that they have no money to contribute to the ministry of the church, no resources with which to aid others, and no time to show love to those around them in need, let alone their own families. They are enslaved by debt, and are therefore lacking in freedom to make Godly decisions and choices. It is the responsibility of Christians to stay out of debt as much as possible so that they are free to lavishly love those in need around them, thus testifying to the love of God and storing for themselves treasures in heaven. To do this, Christians must reevaluate what is truly of importance and what is a luxury interfering with their God given mission: to love God and to love their neighbors.

Keith Wilburn

Successful Finance

I asked a few members of Circle of Hope to tell their financial stories in their own words, to reveal to us how they approach bill paying, investment making and offering giving. Hopefully by taking a glimpse into their strategies and successes we'll be encouraged in how we handle our own money.

The people interviewed come from all stages of life, college age and older; single and married. These distinctions as well as simple personality differences gave us a broad range in how people approached their finances.

For example, each person or couple had radical differences in the mechanics of how they paid bills ranging from:

"I pay all my bills on the first of the month. I put aside my monthly allowance (entertainment, food, gas, etc.) in a mac accessible savings. Then I write checks- down to the minimum balance."

To the following loose guideline:

"I honestly pay the bills when I get around to it. Usually if a bill comes, and I don't feel like sitting down right then and getting out the checkbook I'll put it in the drawer and wait until I feel the need to procrastinate in my work, which is often a prime time to pay the bills."

There was a variety in investments being made as well, though most expressed plans to increase their investment strategy when possible.

"Through work I have a very good retirement plan. I have no investments at all otherwise. I am student loaning further education."

Stocks? *"Yes but only one company so far. I get a pension and I put away a constant small amount into a deferred compensation plan."*

"I have invested in my schooling. I have not yet started saving for my retirement."

And I, at the moment, am not playing with stocks."

Despite their differences, the people I interviewed seemed to have a good handle on their financial lives and seemed reasonably content with the job that they were doing. When I looked for patterns in what made people *feel* good about their money, two items repeated themselves in everyone interviewed.

The first is buying what they could afford, ie. finding a way to stay within their means:

"I have to say that I do feel "successful" in handling my finances, not only because I feel I've made good choices like attending a college whose tuition doesn't break the bank, but because I have chosen to live in community. I live in an amazing house with wonderful people who really make the house and heat and water and internet and TV (amenities!) and overall food purchase possible."

"I pay things on time, have very good credit [and] am pretty aware of my financial means."

"We bought [our house] at a time and in an area of uncertainty in response to what we heard the Lord say to us. We looked into the future...and only looked at homes I could pay for with my salary... but we have a smaller house than we would have otherwise."

Second, tithing seemed to be a topic of passion and deliberate (and sometimes sacrificial) decision for the interviewees. The act of giving is not simply a tacked-on afterthought but is affixed directly to their spiritual life. This mindset seemed to bring real joy and a certain amount of peace.

"It isn't really a whether I give – that is a given. However, sometimes how much can be an issue. Despite a solid career – I frequently find myself feeling strapped. As for how much – I actually strive for 10%."

"We have had to do without once and awhile to continue to keep up with our tithe and we have missed it once or twice out of oversight. However, for the most part we just do it. And God has been faithful. For me personally it is part of my worship experience. I really enjoy it."

"I'm glad we give. I don't consider that money ours. I think of it as giving it back to God."

"I am careful to set aside ten percent of the check and hand that over to Circle. This is probably because "tithing" has been instilled in me since childhood; but I guess I do it for other reasons than habit. It is a conscious choice and one that I feel good about. I like contributing when I have real income."

"In the faithfulness of God area, relative to tithing. Test Him and see. Malachi 3. I can recommend that without reserve."

Nobody has it all down and everyone I know continues to battle to get it right. Even the people interviewed here held a reluctance to say they felt perfect in this area.

"[I] could improve: saving and paying down debt."

"There has been lots of money that slipped through my hands on really stupid stuff."

"We tend to unwisely spend when we feel empty on some level. It takes discipline to stay connected with God and filled with Him."

It's encouraging to know that despite their struggles, they find it possible to live peacefully with their finances. So whether you double check your bank book or don't know where to even find it; whether you're a heavy investor in the stock market or just trying to pay off student loans, I see that there's hope for us. It may be stating the obvious but the message we've been given from the peo-

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ple interviewed is that giving and spending wisely are ways to freedom and peace. A couple summed it up with this quote, “*We really try to live, as Jesus would have us live, for where your treasure is there also will be your heart. Matthew 6.*”

Anna James

Practical Suggestions for Debt Reduction

Periodically, over the last year our community has talked about debt and how we can help individuals deal with debt. In fact, one of the Center City congregation goals for 2004 is to “lead the church in relieving debt slavery.” Since people have expressed interest, and because we have yet to offer a practical way to organize this venture, we hoped to use this article as a way to set out a proposal.

There are many ways to approach debt payment. All of them start by sitting down and struggling through the creation of a budget. Now most of you are probably thinking, “A budget, that sounds like my parents.” Let’s face it; the B-word is just not hip! It’s more Mr. Scrooge than it is Monty Python. Well... perhaps, but the fact of the matter is we must get beyond our affinity to ignore basic money management because *it’s too responsible*. The fact of the matter is most of us think about money quite often but we barely discuss it with our closest of friends.

Once you create that budget what’s next? What we would like to propose is three basic steps to working with your budget: 1) discuss it; 2) let your budget help you live more simply; and 3) get out from under that burden.

Just like learning anything new most people want to share that with others. The first step we hope people can do is meeting in groups to talk

about their money. We are the “community of Circle of Hope.” We should be doing this anyway. Some of us already do. We shouldn’t be hiding our struggles and we should be able to celebrate our successes. If people are struggling with debt then the community should know. What we are proposing to do is help people gather together in smaller groups specifically to talk about money issues. By gathering to discuss budgets people will learn a lot about one another. How do you typically handle money? Did someone teach you how to budget? What do other people spend their money on? How much do I spend in comparison? How do other people prioritize their spending? How much do other people make? Who is really struggling to pay their rent (or heating bill)? Again, it is in these small groups where we build community. We can help keep one another accountable to each of our budgets not in a condemning kind of way but one where people can honestly share, struggle and succeed together.

Let’s face it. Money and debt have a hold on many of us. Not only do we work to get out of our debt slavery but we also must stay out. We wish we could say that this is an easy job. The reality is that the way we use our money is counter cultural on the most basic level--in the aisles of Target and Acme, the counter at Starbucks, and in our community at Circle of Hope. A second step to take requires taking a good, honest look at habits of consumption, which reflect where our hearts really are.

Our culture encourages us to spend, even when it is beyond our means and its getting harder every day. In recent days, our spending has even been tied to our patriotism. Spending, we are told, is a way to ensure a healthy economy and a strong country.

That’s where the counter cultural idea kicks in. Living simply or, to begin with, more simply is a way to free up some of our resources to pay down debt or to make available for the work of building the kingdom of God.

Living simply isn’t just about being frugal for its own sake. At the center

is recognition of our dependence on God and our understanding that ultimately, God is the owner and we are the stewards, responsibly using the gifts given us. If we can live with that outlook, we don’t need to hold tightly to what we have. We have the freedom to share what God has given us.

Not many of us are living lives of ostentation. When I [Randy] first tried to see where I could live more simply, there didn’t seem to be many areas to trim. I started by thinking of the things that had become necessities to me when in reality they were luxuries. As a start, think of those things that have demanded more of your resources in the past few years.

Here are a few ideas to help us along the way to living simply.

- **Make a budget you can stick to.**

If you have trouble staying within the budget, re-examine the amount (maybe it’s too low) or set aside the money in an envelope for those more challenging areas like entertainment or dining out.

- **Be creative.** Entertainment and dining don’t need to be expensive. Go out for dessert instead of a full meal.

- **Give yourself an allowance.** It was really surprising to me how much I was spending on coffee, books, music, magazines, and the like. My first budget cut all that out and sabotaged the entire budget. Especially with families, a reasonable allowance eliminates that temptation to cheat or to hide spending.

- **Talk to your friends about your money.** Think of ways to team up with each other. If you live close, can you share some tools or a lawnmower? Can you buy some food in bulk together?

- **Think of those things that have become necessities to you when they really may be luxuries.** Can you use a less expensive cell phone plan or drop a line if you have two in your family? Can you do without cable or satellite TV? Do you need high speed internet?

- **Give generously and cheerfully.** I know it sounds counter intuitive. How can I live simply if I am giving money away? This has been one of the more important ones for me in re-

minding me that God as creator is owner of all things. How I use my money does matter to God.

The third step could be the most radical – at least in the way we envision it. As we said before, there are many ways to begin paying off your debt. A popular process could be called The Accelerator (or snowball effect). The easiest way to explain this is to look at an example. Assume a person has the following debts.

Debt	Balance	Min Payment	% Interest	Payoff Date (w/minimum)
A	\$7250	\$212	12.9	56 months
B	\$655	\$18	19.8	56 months
C	\$5500	\$145	13.8	58 months
D	\$1250	\$32	16.5	65 months
E	\$1425	\$36	17.0	50 months
F	\$5000	\$125	19.6	43 months
G	\$87000	\$662	8.24	28 yrs/4 mths

As you can see, paying off each debt only with the minimum payment would take quite some time. Instead of just paying the minimums, following the “accelerator” process one would focus on the smallest loans and pay off those loans first. Assuming you created a budget and began to live more simply you perhaps could squeeze extra payments towards that smallest debt. That extra payment is the Accelerator (ACC). The essential idea is to make the minimum payment on all bills except the smallest (DEBT B). On this debt you make the minimum payment plus the ACC. Then once “DEBT B” is paid, minimum payment is made on all debts except “DEBT D” (the second smallest) to which is applied: the former payment on “DEBT B” (\$18), the current payment for “DEBT D” (\$32), and the ACC (assume \$50). After 11 months “DEBT B” is paid off. After 23 months “DEBT D” is also paid off. You can repeat this process until all the debt is paid. Assuming that the accelerator is just \$50/ month, all of your debt would be paid off in just 11 years and 2 months as opposed to 28 years and 4 months.

Now, for those people who really want to be radical. Since you have now created a budget and you are now meeting with others to keep each other accountable to your budgets. Why not help one another to pay off each other’s debt? The accelerator

concept can be used for this concept, too. You may have people who have more debt and people who have less but the groups could seriously consider doing this for one another. If each person in the group of ten had \$50 dollars extra each month to contribute, this would pay off a \$500 debt in one month. The ability to pool money would have the profound effect of paying smaller debts at a faster rate. Every time you pay any

debt off completely you are saving money by not having to pay the interest that would have been charged.

We know that there is a lot to consider when reading this article. However, we really want to stress that there is no other place that we should be dealing with money and debt than with a community of believers. God is the owner of all and we are his stewards. We feel that meeting in these

intimate groups where we talk about money is critical to our faith in God, especially in our culture of consumption. If any of these concepts interest you please let us or one of our pastors know. You can also look forward to more discussions about debt and finances in the near future.

*Trevor Day
Randy Nyce*

(Example and Description from Michael T. Killian, <http://credit.about.com>)



Feeling like Moses

Chris Puchalsky

I just started leading a cell. Before I started I had a lot of different feelings, but I was definitely excited. For a long time I’ve wanted to actively spread of the Kingdom of God. A good cell leader is as active as anyone in the church in spreading the Kingdom – they work at bringing unbelieving people to faith in Jesus, they help believers grow and mature in their faith, and they grow themselves though the experiences and trials of leading. They feed and are fed.

Some things have changed now that I’ve started leading a cell. The apprehension is gone. But now my “flesh” is starting to speak up. You see, leading a cell is a lot of hard work. It takes a lot of effort to grow a cell. A growing plant will need a lot of things – sun, water, nutrients, etc. A growing cell needs a lot of things – prayer, love, faith, trust. Let’s face facts – our sinful flesh is lazy. I’d rather work on the house, play video games, or just sit on my porch and relax than seek the face of God. This leading a cell business is a lot of work, and I’m not sure if I can do it, or even want to do it.

Right now I’m reading the book of Exodus where God leads his people out of Egypt with Moses’ help. I think God is using this reading as an encouragement to me. I’m feeling a bit like Moses right now. In case you’ve never read it, or it has been a while, let me refresh your memory. Moses was rescued from infanticide by Pharaoh’s daughter and grew up in Pharaoh’s palace. When he was 40 year old, he fled Egypt after killing a man and went to live in Midian. He lived in Midian for 40 years, married, and had settled into the life of a shepherd. But one day God appeared to Moses in the burning bush and told Moses that He was going to use Moses to deliver His people out of Egypt. Was Moses’ reaction, “Great, when do we start?” No. It was more like, “You’ve got to be kidding me. I’m a nobody. Who are you to ask me? They will never listen to

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me. I've never been good at public speaking. Please get someone else to do it!" In short, Moses didn't think he could do the job, and if I read between the lines in my Bible correctly, he didn't really want to do it. But in the end Moses went with God back to Egypt. God equipped him sufficiently to do the task, and gave him his brother Aaron as a helper. The story ends with the Israelites free and rich and Pharaoh's army at the bottom of the Red Sea. Sounds like a victory to me.

That's where I'm at now. There will probably always be a part of me that balks at the hard work, the chance of failure, and my inadequacy. But I'm going to go with God and have some faith. Just like Moses got a real neat staff to help him, I'll be provided with what I need. And similar to Moses, I've been given a great brother to help with the work. It probably won't go smoothly, and I'll probably make some mistakes. But it took a whole pile of plagues for the Israelites to escape, and even then they were chased across the desert. In the end I'm expecting something similarly great.

(Continued from page 10)

4. Educate people about systemic racism

We had 4 people attend the Damascus Road Anti-Racism training at our NW site in Feb. Damascus Road I is coming back to Phila in 05, as is the part II training. There is talk about devoting monthly PMs next year to racial reconciliation in Christ.

5. Be financially self-sustaining by 2005

We have met our goals for this year for giving. As the subsidy from the BIC tapers off this year and next, we will have to increase giving but we are doing amazingly!

6. Develop strong relationships with neighbors, neighboring agencies & businesses, etc.

New Kensington CDC has organized 3 block cleanups that we have participated in and met a bunch of our neighbors. We have shared advertising with the Rocket Cat Café (our neighbors at the corner) and are building a strong relationship with them. We have an intern from Adventures in Mission, a Kensington-based agency. Joshua has been meeting regularly with the Clergy Group, a collective of pastors in Fishtown as well as Kingdom Builders, the Anabaptist network in Phila.

Circle Venture

Trevor Day, Vice Chair, assessing

1. Provide new methods of support and guidance for Mission Teams in collaboration with Circle of Hope Network Pastors and Coordinators, and with the support of the entire network.

The two new mission teams we birthed this year, the Community Education Team and the Book Ministry Team, have been active in their missions. The Book Ministry sent over 5,000 books to two schools in Zambia. The cost of shipping the books was graciously covered by another agency. The Community Education Team has held 2 community fairs days offering parenting classes to young mothers, as well as reasonably priced maternity clothes and toys through Circle Thrift. The Health Team is also holding CPR classes in our Germantown space to help some of the young people in our community to be certified in CPR.

2. Help Circle of Hope develop its prophetic voice.

The Circle of Peacemakers mission team is leading a Peace Pilgrimage along several miles of Germantown Avenue in Philadelphia on November 28.

3. Communicate how we share God's love in practical ways within Circle of Hope, Philadelphia and beyond.

Several Brethren in Christ Churches have shared in our vision by providing volunteer work groups at the Circle Counseling building. In October, several of our pastors and key members of our community attend the Christian Community Development Association annual meeting in Atlanta.

4. Define how we will journey with the simple way, Project H.O.M.E., Covenant House, Kingdom Builders and other groups within Philadelphia and beyond that resonate with our purpose and mission.

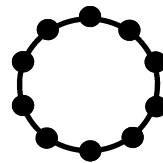
We have not emphasized this goal and have done little, so far, to make this happen. We have significant relationships with Covenant House people in G'town. The pastors are very involved in Kingdombuilders (the Anabaptist church network)

5. Fertilize the effectiveness of Circle Venture.

We had an intern, Nate Hasler, from Messiah College, Philly campus work with us through the summer. We decided to continue paying him this fall to help Circle Venture research and write grants to fund the mission teams and their important work.

6. Raise \$60,000.

We have raised \$30,000 though October of this year. We have historically had a successful fourth quarter in terms of fund-raising. We'll be sending out a contribution letter and the Circle Venture newsletter to remind our supporters to send in an end of the year contribution.



**Readers,
please respond!**

Maybe you would like to tell us some of your own thoughts or stories about your finances. Maybe you have something you've written that God needs us all to hear.

We generally publish everything that is submitted, but we reserve the right to print what we think is most edifying or stimulating.

E-mail to editor@circleofhope.net or bring a hard copy to your pastor.

For past issues of Dialogue, visit our website at <http://www.circleofhope.net/dialogue/dialogue.htm>

Goal Check *Apr-Oct 2004*

This is a regular feature of this publication. We want everyone to have some facts so we can have authentic dialogue! We adopted these goals in January of 2004. Every quarter we evaluate our progress toward meeting them.

Network

Rod White assessing

1. Deepen our vision and capability to be one church with many unique congregations and entities.

We have our pastoral assistant (Missy Stoner) helping to knit us together. Circle Venture, Circle Counseling, Circle Thrift and other mission teams have become more integrated, mainly through the work of Megan Scott. We have lagged behind in reproducing print and web materials. We have never met the objective of more creatively using our compassion fund.

2. Redefine our Leadership Team responsibilities

The Cell Leader Coordinators have been designated as our Leadership Team. The Pastors have a weekly team meeting in some form.

3. Accomplish an ant-racism analysis of our church and congregations

The Damascus Road made a major effort when they hosted the regional training in February. We are hosting round #2 in 2005. We have not accomplished the analysis.

4. Call out the volunteer leader who will organize the elements of "Circle University"

We have a volunteer but not much work has been done.

5. Provide ongoing opportunities for apprentice pastors to prepare for future service.

Rod has begun calling together a group of women to consider leadership on various levels. We have not had a "formal" apprentice pastor process.

6. Hold a network-wide retreat

We had a plan we decided to cancel due to lack of leadership and indecipherable interest.

Center City

Rod White, pastor, assessing

1. Retool to be more local and to reach into the vast unbelieving population that drew us to Center City.

We have done many things to present our-

selves again to our territory, from flyers to hot dogs to movie nights. All attempts have met with some success and we have grown in number. We have new friends at Jefferson U. like never before. From our low-point in August, after saying final goodbyes to our hived-off friends in the East, the regular attenders at our PMs grew by 18%.

2. Expand our capacity for public meetings and counseling.

4617 Woodland will soon be ready for Counseling offices. Our 9PM experiment has met with limited interest.

3. Expand our capacity to relate to children and parents

We have used the Parents Listserve to some good effect. The Children's Team reorganized and found more capacity. Serious talk about forming a cell circulated.

4. Call out a mission team devoted to opening our hearts to artists and their art

We have a couple of people who have voiced interest in this.

5. Encourage more diverse PMs

People are very aware of this. We have made no progress, however, in meeting our practical objectives.

6. Lead the church in addressing debt slavery

We have had a lot of talk and this Dialogue issue. The Financial Stewardship Mission Team continues to brainstorm.

Northwest

Bryan Robinson, pastor, assessing

1. Bryan Robinson becomes pastor, taking a half-time salary starting in January

The half time salary has been a blessing, my hope is that we can get semi-full time with the Mustard Seed Grant & the BIC giving. Brotherly Love has struggled to pay me a consistent salary, mainly because of up and down giving.

2. Double our Cells through multiplication and developing new cell leaders.

We have three good cells. We did not double, but we did get to having real cells.

3. Double the number of NW covenant members.

We haven't done as well as I would have liked, as far as getting more people to covenant. We had 13 actively involved at

the start of this year and we now have 10 covenant members active. We have more who are inactive, as well.

4. Double our the number of regular attendees in the Public Meeting.

We're over 50, now.

5. Become financially self-sufficient

We're nowhere close to that.

6. Expand Brotherly Love's Church Inclusion Process

We were doing great with this when Kariem was around but have fallen on hard times since then. We need to regroup and organize our plan and get a youth person to be the main connector.

7. Create two worship teams

We have 3 teams and that's working great.

8. Coordinate, manage and finance our own publications

We still haven't gotten this off the ground consistently and we're presently reorganizing to meet this goal.

9. Paint and repair building walls/ceilings.

This hasn't been done yet.

10. Refurbish ballroom and dining hall floors.

This hasn't been done.

East

Joshua Grace, pastor, assessing

1. Expand the cell network and multiply each cell by the Spring.

Since the beginning of the year, Joshua/Amanda, Martha/Jenna, Sarah/Chris multiplied. Jeremy/Alison are making plans for multiplication and a few others are looking at early next year.

2. Create an effective PM

We have grown to 107 regular attenders and 77 attending on average last month! We now have 2 PMs at 5 and 7pm, 2 worship teams (and talk of a 3rd); our children's and tech teams are still forming.

3. Devote ourselves to Peace in a time of war

A few people led us to pray for different areas in the world in conflict. A few people served short jail sentences for war resistance. We are still looking for people to have the vision to lead us as a church.

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