

Lazarus at the Gate

AN ECONOMIC DISCIPLESHIP GUIDE



Thank you to sponsors of this edition of *Lazarus at the Gate*



The Boston Faith & Justice Network is a grassroots, ecumenical community of Christians seeking social justice as an expression of faith. Founded in 2006 by Christians in their 20s and 30s, the Boston Faith & Justice Network unites and mobilizes Christians to alleviate poverty and promote stewardship through personal, community, and policy change.

www.bostonfaithjustice.org



World Vision is a Christian humanitarian organization dedicated to working with children, families and their communities worldwide to reach their full potential by tackling the causes of poverty and injustice. Acting on AIDS is movement started by Christian college students to create awareness and promote activism of the global AIDS pandemic at colleges and universities across the nation. Motivated by their faith in Jesus Christ and with the support of World Vision, college students have formed the Acting on AIDS student network, seeking to change hearts on campus, create awareness in communities, and advocate for those affected by the global AIDS pandemic.

www.worldvision.org

www.site.actingonaids.org

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Micah Challenge USA is part of a global, evangelical Christian movement to be a prophetic voice for and with the poor, and to bring an end to extreme poverty. The campaign is active in over 40 countries where Micah Challenge is deepening Christian engagement with impoverished and marginalized communities and is passionately holding world leaders accountable to their promise to halve extreme global poverty by 2015.

www.micahchallenge.us

Introduction

Purpose

Lazarus at the Gate is a small group discipleship experience designed to impact global poverty.

One of the premises of *Lazarus at the Gate* is that Christians are called not just to belief in Christ, but also to follow Christ by deciding to live and act as Jesus did. Some Christian traditions call this discipleship; others call it spiritual formation. For all, this process of modeling our life decisions after Jesus' provides an invitation both to be transformed by God's grace and to know Christ and his love more fully. As the Christian philosopher Dallas Willard writes, "practicing Jesus' word as his apprentices enables us to understand our lives and to see how we can interact with God's redemptive resources, ever at hand."¹

A second premise of this group is that money is a critical object of modern Christian discipleship. Those of us who live in the United States reside in the wealthiest nation in human history. We spend most of our time either making money or spending it. As Christians in the U.S., we can forget that Jesus had more to say about money than almost anything else. He identified his own ministry and person with those who were poor. In the parable after which this study is named, Jesus speaks a challenging word about the rich man who "dressed in purple in fine linen" and feasted sumptuously while a poor man lay, starving, at his gate.

Today, globalization has placed many such Lazarus at our gate. Half of the world's population lives on less than \$2 a day. Six million children experience and die from hunger each year.

At the same time, the experience of those who live on less than \$2 a day is rarely discussed in the U.S. me-

dia and barely factors into our budgets, private or public. A recent study found that less than 15% of American charitable giving goes to international needs. Less than 0.5% of the U.S. national budget is dedicated to poverty-focused development assistance.² The modern reality of extreme poverty and inequality is so enormous that, were we to face it as individuals, we would quickly become paralyzed. Christ, however, did not call us into discipleship alone. Instead, he gathered his followers into community and sent them out in pairs (Luke 10:1). Some of the first recorded Christian communities dealt with the matter of money in community—choosing to provide for those in need through community-wide collection (Acts 4:32).

Lazarus at the Gate invites participants into a community in which they are supported in their practice of economic discipleship. Over the course of the 12-session study, Lazarus discipleship groups support each other in making four individual commitments:

- Spend joyfully: Regularly give thanks for the blessing of wealth
- Spend justly: Make one lifestyle change to consume more justly
- Spend less: Make one lifestyle change in order to buy less for personal consumption
- Give more: Make a substantial gift to fight global poverty

Near the end of the course, the discipleship group selects one to four international charities. Then they pool their individual gifts in order to give collectively to those who are poor. In this way, the discipleship group functions like a giving circle.

¹ Dallas Willard, "Why Bother with Discipleship?" *RENOVARE Perspective*, V no. 4.

² "Poverty-Focused Development Assistance," <<http://www.bread.org/learn/global-hunger-issues/poverty-focused-development.html>> 1 Sept. 2008.

History

Lazarus at the Gate is based on research conducted by Gary Vanderpol, a pastor in the Evangelical Covenant church and ThD candidate studying poverty and Christian missions. The core exegetical conclusions in this course first appeared in an article by Gary titled “How to Give Away your Money.” You’ll learn more about the path that brought Gary to these conclusions in the Author’s Note, as well as his introductions to several of the chapters.

Gary, together with Mako Nagasawa, an InterVarsity Area Director in Boston, led the first Lazarus group with twelve friends in Boston in 2006. After a year of prayerful simplicity and community support, the mixed-income discipleship group collectively gave \$40,000 to poverty-focused programs and ministries in Haiti, Thailand, India, Boston, and Bolivia.

In 2007, Gary and Mako partnered with Rachel Anderson of the Boston Faith & Justice Network to promote and train leaders of Lazarus groups throughout Greater Boston. The BFJN is organizing Christians to alleviate poverty and promote just stewardship. *Lazarus at the Gate* is a foundational step of the BFJN’s three-part Global Justice Initiative:

- Live more simply to enable giving to those who are poor
- Advocate locally to increase fair trade in Greater Boston
- Advocate for aid, trade, and debt reform policies that alleviate extreme global poverty

An Open Source Curriculum

This curriculum is open source, meaning that it has gone through—and will continue to go through—many versions as people have shared their thoughts and experiences of the course. In fact, the curriculum is most effective when leaders truly engage with the material and adjust it to meet the needs of their own group as closely as possible. You’ll note that all of the session agendas are “sample agendas.” Because many different types of Christians struggle with issues of integrating economic discipleship, it’s only natural that different scriptural perspectives and leadership strategies would emerge as Christians tackle the challenge. This guide reflects this confluence of voices, with writers from different backgrounds adding personal introductions to some sessions of the course.

Because experiential learning has been such an important part of the shaping of this course, contributors are too numerous to list here. There have, however, been several people who have made major contributions during different stages of the course’s development who should be recognized:

Gary Vanderpol

Pastor Gary Vanderpol served as co-pastor of Cambridge Community Fellowship Church (CCFC) since 2006. After serving as a lay leader and pastor of a multi-ethnic, multi-class church plant in an immigrant neighborhood of Oakland, CA, he moved to Boston in 2001 to pursue a doctorate at Boston University in Global Christianity and Missions. Gary now lives in Costa Rica with his family.

Mako Nagasawa

Mako Nagasawa is on staff with InterVarsity Christian Fellowship as an Area Director in Boston. Prior to serving with InterVarsity, Mako worked for two Boston start-up companies, both bringing technology to the inner city. He also worked for Intel Corporation for six years in project management while living with and serving Mexican immigrant families in East Palo Alto, CA. He graduated from Stanford University in 1994 with a double major in Industrial Engineering and Public Policy.

Rachel Anderson

Rachel Anderson is the co-founder and Executive Director of the Boston Faith & Justice Network. A former Associate Director for Public Policy as Episcopal City Mission in Boston, Rachel graduated with a dual degree J.D./M.T.S. from Harvard Law and Divinity Schools. A lifelong Lutheran, raised in the Lutheran Church-Missouri Synod, Rachel served in the Lutheran Volunteer Corps in Wilmington, DE and Baltimore, MD prior to graduate school.

Lallie Lloyd

Lallie B. Lloyd is an independent consultant on ecumenical solutions to global poverty. She serves as an advisor to foundations, denominations, and faith organizations seeking to mobilize people of faith by connecting spirituality and social action. An active lay Episcopalian, Lallie was a founding board member of Episcopalians

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for Global Reconciliation and worships at Trinity Church, Boston. Lallie graduated from Yale College, has an MBA from the Wharton School and a theology degree from Episcopal Divinity School, where she received the Hall Prize for Social Justice.

Sandy North

A recent summa cum laude graduate in History and Religion at Mt. Holyoke College and former staff member of both the Massachusetts Bible Society and Hope Church (UCC/Disciples) in Roslindale, MA, Sandy connects Christian formation, community building and administrative background to manage a wide variety of operations at BFJN.

Thanks are also due to Sojourners and World Vision for their support of this curriculum.

This leader's guide and associated materials are offered free of charge. As our desire is to encourage other

wealthy Christians to give freely, it is only right for us to offer these materials to give freely. We only ask that you provide attribution to Gary Vanderpol, Mako Nagasawa, and Rachel Anderson for the materials.

This curriculum will ask you and your group share your resources more equitably with the global poor. There's something else you can share: your own group's story. The Boston Faith & Justice Network, the group that distributes this curriculum, keeps track of all the organizations that different Lazarus groups support, as well as the total amount that the groups give and any stories that you'd like to share about your group's experience. Please send us an email with the name of your church or fellowship at: discipleship@bostonfaithjustice.org.

The Boston Faith & Justice Network also offers on-going resources to support living simply, buying justly, and giving more. Invite your group to visit the website at www.bostonfaithjustice.org.

Leading a *Lazarus at the Gate* Group

Leading a Lazarus group is an opportunity to practice your own faith and discipleship and make a concrete difference in the lives of those who are poor by mobilizing yourself and other to increase giving. Leadership can be both challenging and fruitful, requiring attention and prayer about both your own experience and the experience of others in your group.

Why lead a *Lazarus at the Gate* group?

- Practice your own faith and discipleship
- Offer and receive support for discipleship in Christian community
- Make a difference! Enable your group to make a substantial global gift
- Learn experientially about your own leadership style

Lazarus group overview

Lazarus at the Gate is a 12-session study covering Old and New Testament themes regarding wealth and poverty, reflecting on budgets and consumer habits, living more simply and buying fairly traded products.

The second half of the group ends as a giving circle in which each member contributes what they've saved from complicity commitments to make a collective global gift.

Most Lazarus groups involve 8-12 regular partici-

pants. The minimum recommended group size is six, with one or two leaders. Groups choose their own meeting frequency (typically weekly or every other week).

Recruiting a group

If you are gathering a group of friends or offering Lazarus as a small group in your church, it is important to explain to potential participants and your church's leadership what's involved in the group so that each person knows what he or she is signing up for.

- Candor—In a Lazarus group, you'll do something that you rarely do in our culture: talk about money. Members of the group will share their own budgets in order to understand each person's starting point when it comes to money and spending.
- Change—The goal of this candor is to create an opportunity for change in lifestyle. Throughout the group, you will ask participants to make concrete lifestyle changes including living more simply, buying fairly traded products, and contributing to the collective gift.
- Collective Giving—At the end of the study, each Lazarus group will pool the money they've saved and make a collective gift to help alleviate global poverty. Where and how much to give will be up to the group.

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Leadership practices for *Lazarus* groups

As a Lazarus group leader, your role is to build a discipleship community in which participants can make

Spirit-motivated lifestyle changes so that they can give more to those who are poor.

Past leaders have found the following leadership practices helpful in building strong and healthy groups:

Group Recruitment	<ul style="list-style-type: none"> • Meet with church leadership to introduce the curriculum, express your intentions/goals in leading the group • Meet with potential group members personally to share the vision of the group and invite them to participate • Be honest and clear about the purpose of the study and the necessary level of commitment from the beginning • Give ample opportunities for invitees to opt-in / opt-out • Ask for commitment (attendance, full participation, etc.)
Foundation	<ul style="list-style-type: none"> • Thoughtfully lead the group in naming “norms” for the study, then gently enforce them • Draft and ratify a group covenant • Ask for participants to take on group roles: timekeeper, note-taker, treasurer, clerk
Administration	<ul style="list-style-type: none"> • Set all meeting dates / times / locations at the start of the group • Secure a regular meeting location • Create and share group email / phone list • Clarify relationship between co-leaders • Have materials ready ahead of time (handouts, DVDs, etc.) • Email group at least 48 hours before next meeting time with agenda, meeting time, homework reminders, and any updates
Community Building	<ul style="list-style-type: none"> • Build a safe environment by modeling vulnerability, courage, and respect for others • Ensure confidentiality in light of sensitive / intimate subject matter • Value diversity of experience and perspective within the group • Be sensitive to various experiences and current “states of being” • Have at least on individual “check-in” conversation with each participant during the study • Make time in agenda to clearly articulate the goals of each session • Remind participants where you’ve been and where you’re gong • Maintain a productive and healthy level of tension • Pray regularly for participants
Strategy	<ul style="list-style-type: none"> • Strategically design each session’s content based on your understanding of the group and the curriculum trajectory and goals (“one size doesn’t fit all”) • Know where you’re going • Respect and plan according to difference in personality, learning styles, and tempos
Delegation	<ul style="list-style-type: none"> • Enable group ownership of purpose, goals, and questions • Pose questions back to group • Delegate leadership (tasks, research, etc.) to members • Follow up with members to ensure follow through

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Finally, there is a lot of material covered in the curriculum. You're not expected to know all of it. Instead, when you encounter difficult issues, encourage group members to be co-learners and researchers with you. You might assign a member of the group to do research on a question that is raised during a meeting. You may also want to think about how to pair members of the group with each other, especially for support regarding budgeting and simplifying lifestyle. Make it your role, as the leader, to facilitate an environment of mutual learning, risk-taking, and Spirit-led change.

The leaders cohort

Each season, Lazarus leaders who live in Greater Boston will meet three times as a leaders cohort for training on the curriculum, its biblical and theological back-

ground, and key leadership practices. To join the nearest cohort, email discipleship@bostonfaithjustice.org.

Background materials

Background reading (or a degree in theological studies) is not required to lead a group. However, these books provide an excellent background in the biblical themes around economic justice and discipleship raised in the study for those interested in going deeper:

Wealth as Peril and Obligation, Sondra Wheeler

Neither Poverty Nor Riches, Craig Blomberg

Rich Christians in an Age of Hunger, Ron Sider

Sabbath Economics, Ched Myers

Author's Note

I want to begin by letting you know why economic discipleship has become such an important issue to me. I suppose it's because I really think how we spend our money and whom we spend it on is a central issue in following Jesus. You know, following Jesus is something that keeps growing as you get older. When I first became a Christian at age 16, I only had a small inkling of exactly what that commitment implied. I certainly didn't think it would mean spending my money any differently than anyone else. But I do now, and I believe there is a great deal of excitement, purpose and meaningfulness in it for anyone who is willing to place their pocketbook under the Lordship of Jesus.

I began to think seriously about God's concern for the poor during my sophomore year of college, during my first mission trip to Mexico. I grew up in an average suburb of a middle-sized town that seemed dreadfully boring when I was in high school. (Anyone ever heard of Modesto, CA?) But I was amazed at how heavenly Modesto looked after we took our 12-hour bus ride into Baja California. We did the normal stuff you do on short-term mission trips—digging ditches and painting buildings at a Mexican orphanage with American connections—but I will never forget the afternoon we took a short trip out to a rural village of agricultural farm workers. Actually, it seemed more like a poorly supplied concentration camp to me. The smell of burning garbage, the sound of cursing and broken speakers playing norteño music too loud, the sight of corrugated iron roofs, shabby walls, and dirt floors, and the hollow, bitter eyes that greeted us gringos who had come to “minister.” The whole thing felt very awkward and wrong. I wondered why these people had to live like this, what could be done about it, how I must look to them.

This experience redefined poverty for me. Previously, when I thought of the poor, the graffiti-scrawled apartment complexes in the ‘scarier’ neighborhoods on the other side of the 99 freeway in Modesto came to mind. But this was a whole new thing. No running water, no privacy, no central heating, no doctor for miles—and I knew I was just looking at the surface of it. I remember that for a month after I came home I was deeply thankful every time I flushed a toilet. But while that experience opened my eyes in a new way, I gradually began to forget. Modesto again began to seem boring instead of paradisiacal; going to the bathroom was less of a thrill. As I got older and traveled to other developing world countries like Venezuela and the Philippines, the same cycle occurred: shock, sympathy, thankfulness, and forgetting. But each time I

began to forget a little less, especially when I learned that this kind of poverty is not an anomaly. About one in five people alive today—more than a billion people (that's a thousand million)—live like those Mexicans—or worse.

And as I learned to remember that the world consists of more than just my immediate surroundings, I also felt a strong desire to find a way to help. Giving my money seemed like a good way, especially given my lack of expertise in social work and the geographic distance that separated me from the kind of people I had met in my travels. After becoming aware of global poverty, I began to think seriously about my response as a Christian.

However, the more I thought about giving, the more complicated it became. Let me share a couple brief stories with you that illustrate what I mean. After one of my mission trips I decided to sponsor a child in the developing world—you know, you send in \$20 a month to an organization who uses it to provide education, medicine and the like for the child and his family. I was struck at how easy it was. The organization took out the \$20 automatically from my checking account each month. I never even missed it. Yet that monthly \$16 (after administrative costs) that went to Sarunyu Pamprom's village potentially made the difference between abject misery and a hopeful future for them. Slowly I began to realize that any money I spent on myself could just as easily go to someone that needed it more than I. I began to think in stark terms: “I can either see a movie and go out to eat with my friends tonight, or I can save 10 children from dying unnecessarily of diarrhea. I could either go skiing this weekend, or I could provide running water for a village.” Now, if you begin to think this way, you can drive yourself crazy with guilt. The question looms large: Given the tremendous needs in the world, how much is appropriate to spend on yourself—especially when it is so easy to relieve those needs by sending your money there?

The second story happened in the late 90s when I lived in a low income, immigrant district of Oakland, CA. Many of my neighbors were survivors of the killing fields of Cambodia or the civil wars of Central America. Our small church was trying to raise money for a preschool which we hoped would meet our neighbors' need for low-cost childcare. I knew well the hard road they had traveled, and I was enthusiastic about supporting the project financially. However, I also knew that my immigrant neighbors had it much better than many, many people in the developing world—including their relatives who remained in their countries of origin. At this time, we had decided to give our tax refund to the poor. My wife and I wondered

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to whom we should give it. Was it more important to be a part of giving to our own church and our own neighborhood or were the greater needs overseas more important? Then, after September 11, similar questions came up for us again. Like most Americans, I wanted to help in any way I could after the tragedy. But where to send the money? Many Americans sent money to the families of those killed at the World Trade Center; but they had already received an average of 500,000 dollars each, plus the life insurance policies that many of them had. The flood of money to the WTC victims also drained money from other programs around the country like homeless shelters, so should I send money to the Salvation Army? Or I could send aid to the 100,000 Muslim refugees fleeing America's military response in Afghanistan, many of whom hovered on the edge of starvation. So, if I did want to make some financial response to this tragedy, to whom should I send it? What principles could help me make this decision?

One final story. When you give money to international charities, apparently word gets around, because you begin to be inundated with mail from many other organizations pleading for your money to alleviate all kinds of suffering. Which organizations would make the best use of my checks? Even if I could figure out what sort of cause I wanted to support, I would still have a choice of several organizations who claim to do good in the world. Who does it best? And what about acquaintances who ask for money for mission trips, etc.? These questions were magnified after I took a short, introductory course in international development. The course was full of stories of well-meaning Western organizations that tried to help poor people in the Third World and wound up making it worse.

These three stories illustrate the list of questions running around my head. Once again: How much of my money should I give? With so many needs in the world close by and far away, to whom should I give it? And finally, which organizations should I give to? How do I even know that what they do with my money will make things better instead of worse?

Whether or not you can relate to my stories, I hope you can relate to these questions. As Christians who want to follow Jesus in every area of our lives, including the economic area, I think these questions are essential, and they will be the focus of the *Lazarus at the Gate* economic discipleship group. During my doctoral program at Boston University, I had the privilege of studying these questions in a two-semester seminar taught by Prof. Peter Berger. Part of the curriculum you have before you comes from my research for that course. A year of concentrating on these questions had two main results: first,

I became deeply convinced that economic choices are central to the life of Christian discipleship. Second, I was humbled by the complexity of the topic. We will not find all the answers during the Lazarus group, but I would like to invite you at least as far along into the journey as I've gotten so far.

I've started by sharing why our topic has become important to me, but before we continue, I'd like to say why I think it is significant to all of us. First, I propose that our inherited cultural values regarding money make it difficult to hear what the Bible says about the subject. As a society, Americans acknowledge that materialism is immoral and that American society is too materialistic. Just go to the mall in December and ask people what they think about Christmas—many will condemn how materialistic Christmas has become while they are holding an armful of expensive presents! As sociologist Robert Wuthnow trenchantly comments: "Somehow we have been able to convince ourselves that materialism is bad for our collective health, but we proceed in our individual lives as if nothing mattered more than a fat wallet, especially one made of expensive leather. . . . How can a culture as thoroughly materialistic as ours generate such sweeping condemnations of materialism?"

Since the 1950's, America's standard of living has gone up, yet most Americans feel poorer and actually give less of their money. Ron Sider cites a recent study that shows that the more Americans earn, the less they give. We tend to compare ourselves with the wealthiest people we know and then feel poor. In the words of one woman, "I don't think most people who are affluent feel affluent. We feel we are in debt and someone else is affluent. . . . For my kids, poverty is not having Nintendo." John and Sylvia Ronsvalle suggest that this phenomenon of feeling poorer despite increasing wealth is due to a steady shift in financial expectations. In their words, "A massive change occurred in four decades [1950-1990]. Americans switched from an agenda of survival to a pattern of widespread consumption unrivaled in even the richest societies in history." Keeping up with the Joneses' is no longer just a goal—it has become a right.

Yet despite the American obsession with making and spending money, it is an intensely private, even a sacred or taboo topic. This privatized view of wealth seems odd to many other cultures. In China, for example, "How much money do you make?" is an appropriate question to ask right after you've met someone. Can you imagine this in America: "Hi, nice to meet you, Gary. Nice weather we've been having. So, how much money do you make?"

The point is, when you add up these cultural attitudes that we take in just by breathing, it makes it very difficult to hear any biblical challenge regarding money. For ex-

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ample, during a sermon on money, the person in the pew will have a tape playing in their heads “Yes, materialism is bad, but I’m not materialistic. Donald Trump, now he’s materialistic. In fact, I’m actually poor. Besides, what I do with my own money is nobody else’s business.”

So what about Christian attitudes towards money? Surely it’s different in the church? Actually, given the strength of cultural attitudes I’ve just described, it is not surprising that Christian attitudes towards money and giving are not very different from their secular counterparts. For example, two-thirds of American churchgoers think that “money is one thing, morals and values are completely separate”—exactly the same as non-churchgoers. Statistically, churchgoing also has little influence on how much money people spend or on how willing they are to get into debt. Another survey shows that 86% of churchgoers think that greed is a sin, but only 16% think it’s wrong to want lots of money. Finally, the cultural attitude that money is a private matter is just as strong among those who sit in the pews on Sunday morning. Pastors commonly live in mortal fear of preaching about money because their parishioners insist it’s a private matter. Robert Wuthnow summarizes the sad disconnect between religion and financial ethics: “For millions of us, faith nudges our attitudes and our economic behavior in one direction or another. It does so, however, in ways that . . . do little to challenge the status quo... Feeling ambivalent about the role of faith, we therefore go about our lives pretty much the same as those who have no faith at all.” If I am correct that the church has basically capitulated to American cultural attitudes about money, then we must urgently strive to correct this blind spot in our discipleship.

But there is one other reason I think this topic is especially significant. As I mentioned earlier, giving our money is increasingly complicated in our globalized, interconnected world. As I write this, I am wearing clothes that were made in five countries and three continents.

Our financial decisions also have potentially global influence. In medieval times, giving might have been quite simple: How much should I give to the beggars at the church door? But now our reach is much broader: the one billion desperately poor people are easily within our influence—and more than 200 million of them are fellow Christians. To complicate things further, people debate stridently about whether globalization is good or bad. Does it result in rich countries exploiting poor countries, forcing them to chop down their rainforests so Americans can eat Big Macs? Or does it include the whole world in the prosperity of the West? Should we be protesting the WTO or encouraging free trade for everyone? Or perhaps we should take care of our own right here in America before we worry about the rest of the world? These are not just abstract, political questions. Our beliefs concerning these issues will have a deep impact on how we give our money and the impact it has—whether for good or bad.

Clearly economic discipleship in a globalized world is a huge and potentially overwhelming topic. So I want to be clear about the limitations of this group. During the first half, the primary aim is to carefully consider the voice of Scripture while thinking about your financial lifestyle. The second half of the Lazarus group cannot definitively answer all the complex macroeconomic questions just mentioned, but it will at least provide a basic understanding of some of the ‘best practices’ in economic development. I think this kind of knowledge is important, because even though we won’t be experts, we can learn to avoid some of the most egregious mistakes in our financial giving. Finally, in this discipleship group, we cannot deal with other extremely important ways to serve the poor. I do not at all want to suggest that giving money is the only, or even the most important, way to serve the poor, but it is an important step, for “where your treasure is, there will your heart be also.”

Gary VanderPol, 2007

Session Overview

This Week's Goals

- Introduce participants to each other
- Articulate each person's starting point when it comes to wealth and money
- Establish a group starting point for understanding global poverty
- Present a provocative view of giving: Peter Singer
- Establish a group covenant
- Agree on regular meeting times, dates, and places

Materials

- Budgeting worksheet
- Introduction to Lazarus and the BFJN

Sample Agenda

- Welcome
- Introduce biblical story: *Lazarus at the Gate* and the practice of economic discipleship
- Discuss starting points
- Homework
- Establish a group covenant and calendar
- Closing prayer

Homework for Next Session

- Bring your household budget (*Optional: Use Excel template*)
- Input your earnings into www.globalrichlist.com. Report what percentile you are in.

Agenda

As is true in every session, there is a wealth of material to cover in your first meeting. The content in this section should take about two hours, depending on the size of your group. As the leader, you should pick and choose which elements seem most important for your group within your allotted timeframe.

Scripture: Luke 16:19-21

Key questions:

- Who is Lazarus today?
- What roles do the people in your group play in the story?

Money stories. We all have them. Maybe it was a fight about money that we heard as a child or the first major purchase—home, car—we remember. The attitudes and practices that our families had about money as we grew up influences the relationship money that we have today.

A. Welcome and Introductions

- Ask for a person to serve as timekeeper for the session
- Ask participants to share their names and one of the following:
 - One reason they choose to pursue this study
 - One question they hope to have answered during the discipleship group
- Share an overview of the whole group: schedule; commitments and actions asked of members; relationship of the group to the BFJN
- Share the agenda for this session
- Circulate a contact sheet

B. Scriptural Reflection

- Reflect on the Lazarus image or read the verse, one person at a time

C. Introduce Economic Discipleship

- Hand out participant guides
- Walk through the syllabus and commitments, providing time for clarifying questions
- Highlight the outcome of this group: making a substantial collective gift to alleviate global poverty by committing to individual lifestyle changes
- Premise of this group: following Jesus has a lot to do with money
- Define “economic discipleship”
 - Discipleship: practicing Jesus’ words as his apprentices
 - Economic discipleship: practicing Jesus’ words as they relate to money

D. Discuss starting points

Our money stories

- Have participants break up into groups of 3-4 and share how the backgrounds of their churches and families influence the ways they think about money. Make sure to give groups a definite amount of time (10 minutes).
- Have each small group report back
 - Ask what common themes were within the group
 - Ask what themes were similar between the different stories of people’s histories. What themes were different?

The Global Money Story

In Jesus’ time, everyone except a very few rich people were poor. Today, half of the world’s population (three of the world’s six billion people) is poor, meaning they live on less than \$2 a day (not what \$2 of U.S. currency would buy in their countries, but the

The purpose of this section is to place the group's goal in the context of the global money story and to pose the question: Who is Lazarus today?

equivalent of what \$2 would buy in the U.S.¹)

- Tell your group the following information to help illuminate the severity of this situation:
 - This would be like living for a year on a combined income of \$730 from private sources (what you and your family can earn) and public sources (benefits that taxpayers pay for)
 - 77 million children are not enrolled in primary school; almost 10 million die each year from diseases related to hunger and malnutrition
 - In India, 100 million women die each year from childbirth-related causes because of lack of access to medical care
 - NO ONE in the U.S. lives at this level of absolute poverty
- Relative poverty exists when someone in a community, region or nation have incomes that are vastly different. The social fabric can be severely stressed by such extreme differences in wealth when some live in squalor and others collect luxury goods
- Option B: Ask the group for stories and experiences that have helped them understand poverty, including global poverty.
- Share several general facts about global poverty that frame the LATG study
 - Hunger: approximately 790 million people in the developing world are chronically undernourished²
 - Half of the world lives on less than \$2 a day³

The purpose of the homework is to create a clear and honest understanding of each participant's personal wealth. Other groups have found this process to be very powerful, but if you are certain that your group isn't ready for this process, you may ask participants to share their globalrichlist.com percentiles.

E. Homework for Next Session

Assign budgets

- Ask each participant to create a budget for him or herself to share with the group in the next session
- Present the budgeting worksheet
- Explain the purpose and context for sharing budgets in the group
- The budgets are used as a reality check and starting point
- At this point, the goal is for everyone to figure out their actual patterns of spending and to give a snapshot of that spending for a period of time (monthly or extrapolated to year or year to date)
- The group should expect a diversity of incomes, spending patterns, and giving strategies within the group
- Ask participants to input their annual incomes into www.globalrichlist.com and record their percentile ranking

Goals: what outcomes the groups will achieve together

Norms: how the group will work together

¹ This is a technical definition called purchasing power parity that compares typical 'market baskets' of goods from different countries.

² From the Food and Agriculture Organization of the United Nations, "http://www.fao.org/WAICENT/OIS/PRESS_NE/PRESSENG/1999/pren9961.htm," 7 July 2008.

³ United Nations, 2007 United Nations Development Report, <http://hdr.undp.org/en/reports/global/hdr2007-2008/>, 7 July 2008.

Groups may choose to set a base giving amount and a “stretch” amount.

When addressing issues of poverty and inequality, especially on a global scale, it can be very difficult to identify the “optimal” or “morally ideal” choice. Consider adopting an experiential learning approach: action is a way to learn, and action should be followed by reflection and re-evaluation.

F. Establish a Group Covenant (Goals and Norms)

Reaching clarity and agreement on goals and norms will enable the group to become both a supportive and a challenging community that will encourage members toward greater faithfulness around issues of poverty and money.

- Ask for a note-taker during this portion. Have that person email the covenant to the group after the end of the session.
- Make sure that all of the participants are clear about what the group’s goals are:
 - Spend joyfully: Regularly give thanks for the blessing of our wealth
 - Spend differently: Make one lifestyle change to consume more justly
 - Spend less: Make one lifestyle change to reduce personal consumption
 - Give more: Make a substantial communal gift to fight global poverty
- Ask the group to brainstorm some norms that will enable them to work well as a group and reach these goals. Be ready to suggest norms such as:

- Strive for everyone to contribute to discussion. (This may mean that talkative participants “step back” so that others can participate and that quieter participants “step up” so that their voices can be heard.)
- Start from where you are and challenge yourself to make a real change.
- Practice experiential learning. When addressing issues of poverty and inequality, especially on a global scale, it can be very difficult to identify the “optimal” or “morally ideal” choice. Consider adopting an experiential learning approach: action is a way to learn, and action should be followed by reflection and re-evaluation.
- Respect
- Courage
- Confidentiality. Be sure the group addresses issues around seeing each other’s budgets and financial information.
- Decision-making. How will the group make its collective gift? Consensus? Majority vote?

- Establish a calendar for group meetings

It’s far easier to stick together as a group if you establish a regular schedule of meetings from the beginning. Decide how your group will remember group meeting dates / times.

G. Closing Prayer

Wealth as a Blessing

Session Overview

This Week's Goals

- Introduce the biblical view of wealth as a blessing and give thanks
- Situate the group in the global context of poverty
- Establish a starting point for personal change
- Introduce themes of wealth distribution and fair trade

Sample Agenda

- Welcome and introduction
- Scriptural reflection
- Discuss budgets
- Prayers of thanksgiving
- Introduce theme of fair trade
- Homework for next session
- Closing prayer

Materials

- Budgets and results from www.globalrichlist.com
- Banana trade readings (for homework)

Homework for Next Session

- Readings on banana trade

Agenda

Scripture: Genesis 1:28-31; Proverbs 13:21; Deuteronomy 28:1-11

Historical context: In the Old Testament, wealth was often in the form of land or livestock, not money. Wealth is a major theme of the Old Testament, especially as the Israelites were getting established in the Promised Land and later during the time of the prophets—unjust use of wealth and idolatry were the prophets' two major complaints.

By the time of the Jesus, the Roman Empire was increasingly using money as a primary source of wealth exchange. Thus, money becomes a much more dominant theme in New Testament texts.

A. Welcome and Introductions

- Present agenda
- Introduce the purpose and goals of this session

B. Scriptural Reflections

- Begin the discussion by giving some historical context to the readings.
- Divide the group into small discussion units. Ask each unit to carefully read this week's scripture and then write a brief "slogan" or "headline" that encapsulates their understanding of the theme. Give a strict time limit, perhaps ten minutes.
- Ask each group to choose a leader to share their "slogan" with the whole group in turn, explaining how they came to it from the texts. After each group shares, offer additional observations and compare their "slogans" with the words that scholars use to describe the theme: "Wealth is a blessing."
 - Unlike some other sacred texts, the Bible views the material world, from which wealth is generated, as good (Genesis 1).
 - The context of Deuteronomy 28 is God's covenant with Israel as they're entering the Promised Land.
 - Prosperity gospel preachers strongly emphasize this biblical theme but to the exclusion of the themes you will encounter in the following sessions.

C. Discuss Personal Budgets

Many of us experience our own wealth relative to those around us. If you like, share personal illustrations about comparing your wealth with others around you.

- Begin by sharing your own budget, including your percentile ranking on the Global Rich List (globalrichlist.com). Share your answers to the following questions with the group:
 - What did you learn about your spending / giving patterns through doing your budget?
 - How did making your budget make you feel? Why?
 - Jesus said, "Where your treasure is, there your heart will be also." What does your budget indicate about the focus or center of your heart?
- Invite participants to share their budgets in groups of 2-3, responding to the questions above. Allow ten minutes per person
- Report back from small groups to the full group. What did you notice about your own budget? What were common themes you noticed as you compared budgets? How did the group feel about the questions above? About entering their incomes into the Global Rich List?

D. Personal Budgets in the Global Context

Read the following passage, adapted from Robert Heilbroner's *The Great Ascent*¹:

Americans are residents of one of the world's wealthiest nations and have access to goods from all over the world. Think about the connection between this and global poverty for next session.

For an average American family the transition into this kind of extreme poverty might look like this:

We begin by invading the house of our imaginary American family to strip it of its furniture. Everything goes: beds, chairs, tables, television set, lamps. We leave the family a few old blankets, a kitchen table, a wooden chair. Along with the bureaus go the clothes. Each member of the family may keep his oldest suit or dress, a shirt or blouse. We will permit a pair of shoes for the head of the family but none for the wife or children.

We move to the kitchen...The box of matches may stay, a small bag of flour, some sugar, some salt. A few moldy potatoes, already in the garbage, must be rescued, for they will provide tonight's meal. We can leave a handful of onions, and a dish of dried beans.

Now we have stripped the house: the bathroom has been dismantled, the running water shut off, the electric wires taken out. Next we take away the house. The family can move to the tool shed.

Communications must go next. No [computers,] newspapers, magazines, books; we must take away our family's literacy as well.

Now government services must go. No more mail, no more fire engines. There is a school, but it is three miles away and consists of two classrooms. There are no hospitals or doctors nearby. The nearest clinic is ten miles away and is tended by a midwife. It can be reached by bicycle, provided that the family has a bicycle, which is unlikely...

Finally, money. We will allow our family a cash hoard of \$5.00.

- Discuss these questions as a group:
 - Imagine that you are a child in the neighborhood where you grew up and you witness a family you know losing everything, as does the hypothetical U.S. family in this passage
 - Now ask yourself, "What does it mean to be a neighbor to a family in such dire straits?" Jesus said, "Many children have strong generous impulses. How might you have wanted to care for this family as a child? How would you suggest helping the family now?"
 - As Christians, what does it mean for us to be part of the Body of Christ with others who suffer deprivation?

In Sessions 2-5, your group will respond to the study by applying the emphasized themes to your personal lives by making individual commitments. This week, you will respond to wealth as a blessing by giving thanks together in prayer and considering one way to incorporate thanksgiving into your lifestyle.

E. Giving Thanks

- Lead participants in prayers of thanksgiving for their wealth. Pray in whatever fashion is most comfortable for your group.

¹ Adapted by Lallie Lloyd from Robert Heilbroner, *The Great Ascent* (New York: Harper and Row, 1963), 33-36. Quoted in Ron Sider, *Rich Christians in an Age of Hunger*, (Nelson, 1997), 1-2.

- Explain the concept of making personal commitments in response to biblical teaching. For this commitment, ask participants to choose one way to give thanks regularly for the blessing of wealth. Each participant should choose some commitment for him/herself and begin to practice it regularly this week. Examples include:
 - Say a prayer of thanks every time you swipe your credit card.
 - Memorize a scripture on the goodness of wealth and recite it every time you buy something.

F. Homework for Next Session

The next session's theme, the distribution of wealth, follows from this session's discussion of wealth as a blessing and recognition of the wealth of individuals in the United States compared to most of the rest of the world. As you prepare for next week, think about how your consumption has an impact on the distribution of wealth in the world.

Distribute readings and ask people to come back and report on what they learned about:

- A) The history of the banana industry that serves North America
- B) The impact of the banana industry on the communities where bananas are grown and the people who grow them.
- C) How wealth is distributed within the banana industry

G. Closing Prayer

Wealth Must Be Justly Distributed

Session Overview

This Week's Goals

- Reflect on wealth distribution in the modern economy
- Apply Old Testament biblical principles related to economic relationships to the group's understanding of wealth

Materials

- "What We Buy" worksheet
- Fair Trade FAQ

Sample Agenda

- Welcome and sharing of commitment #1
- Discuss findings from research on the banana industry
- Scriptural reflection
- Discuss fair trade and responsible consumerism
- Homework for next session
- Closing prayer

Homework for Next Session

- Have participants research items that they buy that is produced internationally
- Have participants choose one change that they will make in what they buy to support equitable production practices

Agenda

A. Welcome and Sharing of Commitment #1

- Ask people to share how they chose to give God thanks their wealth and how giving God thanks has impacted them

B. Discuss findings from banana research

- Ask each person to report on their findings about banana consumption

You may want to share facts about the banana industry from the readings to stimulate and frame the discussion:

- A handful of companies import the majority of bananas to the U.S. (namely Dole and Chiquita). These companies operate differently in different nations. In some cases, they own the land on which bananas are grown, and in other cases, they buy bananas from contract plantations.
- In 2004, the monthly minimum wage for an agricultural worker in Ecuador was \$143 /month. In 2004, the poverty line in Ecuador was \$279 / month.
- In 2002, Human Rights Watch reported that many children in Ecuador were paid \$3.50 / day, less than the minimum wage.
- Banana production has taken different forms in Central and South America (which export bananas primarily to the U.S.) and the Caribbean (which exports bananas primarily to the U.K.).
- The cultivation of Central and South American land for bananas has had a mixed impact. On the one hand, the banana industry enabled the building of roads and schools in rural areas. On the other hand, it produced an agricultural monoculture (overuse of land for one kind of plant) that threatens the environment and biodiversity.

Scripture: Exodus 16:16-18, Leviticus 25:8-10 and 23-28, Deuteronomy 24:10, 14-15, 17-18.

C. Scriptural Reflection

- Divide everyone into groups of three; ask each group to look at one of the passages listed
- Ask participants to read their passage carefully and to write a brief one-sentence summary that encapsulates the theme
- Ask each group to choose a leader to share their summaries in turn with the whole group; have them explain their reasoning. After each leader shares, offer additional observations and compare the groups' summaries with the phrase that scholars use to describe this theme: "Wealth must be justly distributed."

Exodus: During the Exodus, God made sure that everyone had enough; conversely, no one could hoard food.

Leviticus: This Leviticus passage describes the Year of Jubilee, a period where God returned the land of Israel to its original tribal boundaries.

Remind your group that land was the main form of wealth in the Old Testament; there was not much use of currency.

Land was not Israel's to distribute at will, but rather God's. God thus provided each family with roughly the same amount of land, and, therefore, the same amount of wealth.

Deuteronomy: God defined how to have righteous economic dealings with a poor person (lending, payment of wages) by entitling the poor to dignity and basic welfare. In this particular passage, God related just treatment of the poor and outsiders to the history of the people of Israel: "Remember that you were slaves in Egypt and that the Lord your God redeemed you from there. That is why I have commanded you to do this."

- After the groups have reported their summaries, ask how these biblical principles of wealth distribution apply to the banana industry research that the group discussed in the previous section

D. Discussing Fair Trade

Fair trade is a modern practice that aims to make the distribution of wealth in the global market more just. The concept of fair trade covers everything from small scale, mission-driven businesses that provide jobs in underserved areas to larger scale farms, cooperatives, and manufacturing firms that guarantee health, safety, and labor and environmental standards. Many fair trade products carry a specialized label; this indicates that they have been certified by an independent non-profit (NGO) to confirm that they meet a certain standards level.

- Share some examples of fair trade companies (you may want to read about these in advance)
 - Fair trade banana cooperatives: <http://transfairusa.org/content/certification/profiles.php>
 - Fair trade coffee cooperatives with community profit reinvestment: <http://www.coopcoffees.com>, <http://www.equalexchange.coop>, <http://www.puravidacoffee.com>
 - Crafts collaborative: <http://www.cardsfromafrica.com>
 - Trade as One: www.tradeasone.com
- Ask participants to take three minutes to look over the "What We Buy" worksheet in the Participants' Guide, thinking about items that they typically use
- Have the group work together to identify more groups that they already know practice fair trade to add to the examples in the first column of the worksheet

E. Homework for Next Session

For homework, have each participant decide on one way to spend more justly. Encourage participants to identify one specific way that they regularly spend money that they can change; researching some of the organizations listed above might help inspire people in this process.

F. Closing Prayer

Wealth is a Potential Idol

Session Overview

This Week's Goals

- Articulate some of the New Testament principles about wealth and apply them to modern U.S. lifestyles
- Generate examples of minor adjustments and major paradigm shifts that could allow your group's participants to give more to the poor

Materials

- Whiteboard or flipchart and markers
- Optional: Laptop and spreadsheet to record commitments

Sample Agenda

- Welcome
- Discuss last week's homework
- Scriptural reflection
- Discuss U.S. materialism in light of Luke 18:18-30
- Brainstorm ways to simplify lifestyles
- Homework for next session
- Closing prayer

Homework for Next Session

- Have everyone decide on one specific, concrete way that they will spend less on themselves

Agenda

A. Welcome

B. Discuss last week's homework

- Ask each person to share he or she decided to spend differently as a result of researching what they buy and the fair trade alternatives
- Ask someone to keep a list of ideas and alternatives that the group members discovered. Explain that these ideas will be incorporated anonymously into future curricula and BFJN resources.

Scripture: Mark 4:18-19, Matthew 6:19-24, Luke 12:16-21, 1 Timothy 6:10.

C. Scriptural Reflection

- Divide the seminar into groups of four, and ask to each group to look at all four passages. Ask participants to read carefully and to write a one-sentence summary that encapsulates the theme.
- Ask each group to choose a leader to share their summaries in turn with the whole group; have them explain their reasoning. After each leader shares, offer additional observations and compare the groups' summaries with the phrase that scholars use to describe this theme: "Wealth is a potential idol."
- Consider: The approach to wealth in these passages is in contrast to the Old Testament theme of wealth as a blessing. Wealth is a potential obstacle. Jesus has given his followers a mission to the world, to bring his healing and justice. Jesus' commands concern both our motivations as Christians (where our hearts are) and our actions (where our treasure is).

D. Discuss U.S. Materialism in a Biblical Context

- First, read Luke 18:18-30 together slowly, asking each participant to read one verse in turn. Ask participants for their thought or impressions.
- Consider: The danger of wealth for contemporary U.S. residents. Jesus gave a particular command to the ruler, but he stated a general principle about anyone who is rich. Jesus saw money almost as radioactive material—in small quantities, it can be a useful medication, but in large quantities, it can be lethal.
- Lead your group through the following explanation of U.S. wealth:
 - But are we rich? Sociologists have shown that most people in the U.S. like to say they're in the middle class. Refer back to the global rich list. Where did your group stand in relationship to the rest of the world?
 - If you didn't do this in Session 2, consider also emphasizing that the world has access to more material wealth now than ever before. Discuss the resources available today that weren't available even to kings 500 years ago.
 - So, people in the U.S. are the richest people in the world at the richest time in the world's history. Jesus' words certainly apply.

Discussion Questions:

Are we rich? Why or why not? Do you think of yourself as rich?

Why might Jesus say this? In what ways might our wealth inhibit our relationship with God?

E. Brainstorm Ways to Simplify Lifestyles

Before you begin, give participants a word of encouragement by saying that, despite the extremely challenging nature of the biblical passages in this study, everyone can take first steps toward the grace of simplicity immediately. Remind everyone that the benefits of simplifying lifestyle (spending less on personal consumption) are twofold:

- It protects from idolatrously worshiping wealth
- It frees up money to give to the poor

Using a whiteboard or flipchart, ask participants to suggest possible means of reducing their spending in order to increase their ability to give. Divide suggestions into two categories: minor adjustments vs. major paradigm shifts. Write ideas in the appropriate columns on the whiteboard or on the computer.

Some ideas suggested in previous groups:

- Get out of debt / don't get into debt
- Have a friend cut your hair
- Have a simpler wedding
- Buy a smaller house
- Travel less
- Don't upgrade what you already have
- Eat bag lunches, and give away the difference
- Watch only DVDs instead of going out to the movies
- Switch what you spend on going out to eat and what you give to the poor
- Buy a water bottle and drink tap water
- Give yourself a weekly "allowance" for purchasing non-necessities

Ask the group to identify how much they think some of these changes would save. If you have a computer, ask someone to input these numbers into a spreadsheet, and calculate how much someone could save over an average lifespan by making some of these changes. (Moderate lifestyle changes can lead to more than \$500,000 for one person over a lifetime.)

F. Homework for Next Session

Ask people to think about potential minor changes and major shifts in their consumption patterns. Have them come back to the next session ready to make one concrete, specific change they can commit to making. If your group has not yet decided about the scope of their commitments (six months, one full year, etc.), make sure to add that to your group covenant at this time. It is important that participants decide and agree on this together.

G. Closing Prayer

Wealth is for Sharing with the Poor

Introduction

A second New Testament theme views wealth as a resource for human needs that must be rightly distributed. While the Old Testament idea of material blessing as a reward for righteousness is not repeated in the New Testament, its emphasis on right distribution of wealth does recur. The New Testament does not celebrate the goodness of wealth, but it does levelheadedly acknowledge material wealth as a necessity for meeting material needs.

This practical understanding of wealth dominates the epistles. Paul, for example, often speaks about the role of money in the nascent church—from his opinions about how apostles like himself should be supported to the church-wide collection for the poor in Jerusalem.¹ 1 Timothy 5:9 gives instructions about which widows should be supported by the church, and Acts 6 the apostles invent the office of deacon because of ethnic strife about church welfare. Clearly, the epistles are concerned that economic patterns within the emerging church be strongly oriented toward just distribution. The gospels speak to this theme as well; the most direct example is Matthew 25:31-46, where Jesus makes everyone's eternal destiny dependent upon their generosity to the poor.

In this session's focus passage, Luke 16:19-31, Jesus tells the shocking parable of a rich man who goes to hell for...doing nothing. What a curious parable! In the literary world it creates, the rich man apparently roasts eternally simply because he enjoyed his wealth, and Lazarus gets off the hook just because he had a hard time in life. The passage says nothing about the rich man causing Lazarus's poverty.

At a closer look, this passage speaks powerfully to questions about Christian giving. It is important to note that, when the rich man asks to warn his relatives, he is told that they don't need a warning—they have already been warned by the Hebrew Bible. Apparently, the rich man has failed to do something commanded in the Law and Prophets, and he doesn't want his family to make the same mistake. From the context, it is clear that the rich man has failed to fulfill the many Old Testament injunctions to share with the poor. The rich man was aware of Lazarus's needs, yet he did nothing. It's as simple as

that. Like the previous session's passage, eternal life is linked to choices about wealth. In this case, however, the problem is willfully ignoring the needs of the poor. (See also Matthew 25.)

This passage has important implications for Christians. First, Christians should take the force of this parable's teaching on the definition of salvation seriously. Too often, Christians tell people that if they walk up the aisle at a Billy Graham crusade, their eternal destiny is settled, when the scriptural reality is much more complex. This introduction is not the place to develop a fully-fledged definition of salvation, but whatever you believe, it must include this passage and Matthew 25 in order to be scripturally accurate.

This passage also implies that if Christians are aware of the needs of the poor and are able to alleviate that need, they are deeply responsible to do so. If this is true, then Christians must think again about the globalized world. How many parents say to their children, "Eat your vegetables! You should be grateful because children in China are starving?" Of course, some children still stubbornly refuse, saying that their parents should send the vegetables to China where they could be more appreciated. This childhood response, which illustrates our picky appetites, also illustrates something else. We don't often feel responsible to care for starving people in distant lands because they are so far away, and we feel like we aren't capable of doing anything to help. They just don't take vegetables in the mail.

It is, however, very easy to be informed about human needs all around the world. In fact, you need to make a conscious effort to flip the channel or flip to the sports page to avoid being confronted with them. It is just as easy to be involved in meeting those needs. Non-profit organizations exist for every kind of human suffering, and many of them would gladly withdraw a monthly donation from your checking account automatically—you wouldn't even need to think about it.

The point is that our globalized world has laid a vast number of Lazaruses at our gate, and we are responsible for sharing more than just the crumbs off of our tables. We have the Law and Prophets, and we have been warned.

¹ 1 Corinthians 9:3 and Romans 15:29ff.

Session Overview

This Week's Goals

- Participants decide / share their simplicity commitments
- Consider the story of *Lazarus at the Gate* in the context
- Prepare participants to decide on the amount of money they will give
- Decide, as a group, the time span over which your group will give its gift (once at the end of the group, monthly over a year, etc.)

Materials

- Whiteboard or flipchart and markers
- Reading: "12 Steps to Third World Living" (www.context.org/ICLIB/IC26/3rdWrld.htm)

Sample Agenda

- Welcome and check-ins
- Scriptural reflection
- Focus on global poverty in the context of Luke 16:19-31
- Pray for all those who are poor
- Discuss homework: Prepare for commitment #4
- Closing prayer

Homework for Next Session

- Have participants decide how much to give (baseline and stretch goals)

Agenda

A. Welcome and Check-ins

- Review week's agenda and goals
- Invite participants to check in with each other about their weeks

B. Report in: Simplicity Commitments

- Last week, your group thought about major paradigm shifts and minor adjustments that could lead to lifestyle change over the next year. Have participants check in about their commitment from last week.

Scripture: Luke 16:19-31

Be mindful that people may experience discomfort thinking about this passage and Jesus' heart for the poor. This discomfort can be appropriate and constructive. As the leader, try to let people sit with these emotions without moving too quickly. Acknowledge the struggle, but resist the urge to avoid it.

C. Scriptural Reflection

Review the story of *Lazarus at the Gate*. Consider: Globalization has created a tremendous responsibility for giving to the poor. The gap between rich and poor is bigger than ever. The rich man was not punished for a bad deed, but for failing to act at all.

- First, have participants read through the text together slowly, asking participants each to read one verse in turn
- Ask for initial thoughts and impressions
- Ask: How much should the rich man have given to Lazarus?
- Ask questions that encourage people to challenge their thoughts about their own giving. Example: Can we give any less than we said the rich man should have given to Lazarus?
- Consider some of the following issues that relate the passage to life in the U.S. today:
 - As some regions of the world have experienced significant economic growth, the gap between the rich and poor has increased. In 1820, the wealth gap between the world's richest economy (the UK) and the poorest region (colonial Africa) was 4:1; in 1998, the gap between the ratio of the wealth gap between the world's richest economy (the U.S.) and the poorest (Africa) was 20:1.¹
 - The reality of what it means to be in poverty in the world hasn't changed much since when Lazarus laid there, hungry, homeless, and diseased.

D. Understanding Scripture through the Lens of Poverty

Encourage the members of your group to interact with the passage on multiple levels by using the following methods:

- Personal experience: ask participants to share one or more experiences that shape their understandings of poverty. These could be experiences from within their own families or communities, or encounters through service or travel.
- To imaginatively engage participants with what poverty is like, ask them to

¹ Jeffrey Sachs, *The End of Poverty* (Penguin, 2006), 28.

Optional: If participants have spent time in extremely poor environments, encourage them to praise for people or places by name.

close their eyes as you read the text from context.org (www.context.org/ICLIB/IC26/3rdWrld.htm), and encourage them to imagine what it would be like to live on that income.

E. Pray for the Poor

Pray together for the half of the world who must live on less than \$2 a day. These people are like Lazarus at the gate of the U.S. Then pray for those who are very rich, that they might respond differently than the man in the parable.

F. Homework for Next Session: Commitment #4

- First, in order to allow participants to be able to consider their gift with all the information at hand, decide as a group the time span over which your group will give. Many groups map out a series of giving installments that extend beyond the last session into the future. This allows participants to give more money as they accrue savings from their simplicity commitments over time.

Past groups have used some of the following giving cycles:

- Make one large gift at the end of Session 12
- Make the gift over a six month period, making one gift at the end of Session 12 and then another at a follow-up “reunion” date
- Make the gift over the next year, gathering on either a monthly or quarterly basis
- Ask each person to prayerfully consider how much he or she will give to the poor at the end of the course. Ask them to come up with two numbers: a minimum figure and a higher “stretch” number that they might be able to reach.

As you close, remind people that God is calling us all to take steps toward changing our financial habits, not to become saints tomorrow. If we follow the grace in the steps, amazing things can happen. Mother Teresa told a wonderful story that beautifully illustrates this point²:

“Not so long ago a very wealthy Hindu lady came to see me. She sat down and told me, ‘I would like to share in your work.’ In India, more and more people like her are offering to help. I said, ‘That is fine.’ The poor woman had a weakness that she confessed to me. ‘I love elegant saris,’ she said. Indeed, she had on a very expensive sari that probably cost around eight hundred rupees. Mine cost only eight rupees. Hers cost one hundred times more . . . It occurred to me to say to her, ‘I would start with the saris. The next time you go to buy one, instead of paying eight hundred rupees, buy one that costs five hundred. The with the extra three hundred rupees, buy saris for the poor.’ The good woman now wears 100-rupee saris, and that is because I have asked her not to buy cheaper ones. She has confessed to me that this has changed her life. She now knows what it means to share. That woman assures me that she has received more than what she has given.

G. Closing Prayer

² The following story is from: Mother Teresa, No Greater Love, New World Library, 1997

Living Economic Discipleship

Introduction

In the first half of the course, biblical texts urged your group to work toward spending less money on your own needs. There are two reasons for this. First, as you have seen, hoarding too much money or striving to get more money than you need distracts from your focus on God. The less you worry about money, the more freedom you have to follow Christ in any way he should lead. Second, by spending less money on yourself, you are freer to give more to others. In other words, living more simply enables greater generosity.

The Scriptures your group has examined thus far have given practical direction toward living a life of generosity. This life of simplicity is motivated by both the acknowledgement of our responsibility to care for the needs of the poor around us and our desire to see greater equality among God's children across the world. The Scriptures call us to choose to seek out those in need actively wherever they may be, "especially those who belong to the household of faith."¹

Think of how bizarre and counter-cultural that sounds. Can you imagine a group of people getting together to try to spend less money on themselves so that they can give away their hard-earned money to people they've never met? This sort of behavior makes no sense outside of a community of Christian believers. In other words, if one doesn't share what Wayne Meeks calls "the moral world of the New Testament"—its eschatology, its belief in Jesus' resurrection, its loyalty to the church as primary reference group, and its charge to Christians to be ministers of the kingdom—all of its teachings about

money won't make any sense. From the perspective of mainstream culture, "Christians should be conspicuous for their odd behavior in their theoretical and practical rejection of the prevailing financial ideas."²

Within a Christian moral world, giving away much of your salary to gain treasure in heaven is deeply wise; it is completely rational to give up your own comfort for the sake of someone else's, since Christ did so first for us; the only safe path is to lose your life so that you can save it.

It is also important to acknowledge the questions to which the Bible speaks less forcefully. For example, the Bible doesn't say exactly how much Christians should give away. Followers of Christ are simply told to be as generous as possible and to possess only that which does not distract from following Christ. There is no magic number—no ten percent of your net income, like many churches teach. Likewise, there is little clarity about who the recipients of this money should be. The two categories of people who merit such 'alms' are: 1) the neediest people who can receive your money, and 2) fellow believers who are poorer than us. The Scriptures simply do not say what proportion of income should be given to the poorest and what should be given within the Body of Christ. And finally, there is little to no help in the Bible around the second question: "How can we more effectively and faithfully apply these ethics today?" For that, you will have to move beyond biblical ethics, a task you will take up during the second half of the course.

¹ Galatians 6:10.

² Redmond Mullin, *The Wealth of Christians* (Orbis Press, Maryknoll, 1984), 218.

Session Overview

This Week's Goals

- Review all four commitments made by group members
- Decide how much the group will give collectively
- Discuss lifestyle change as a spiritual discipline

Materials

- Whiteboard or flipchart and markers
- Calculator (for tabulating the group's total gift)
- Commitment worksheet (extra copies)
- Meditation on discipleship
- Your own statement on the biblical message of economic discipleship

Sample Agenda

- Welcome and check-ins
- Review all lifestyle commitments
- Scriptural reflection: review the four themes
- Reflect on participants' experiences of lifestyle change
- Preview of second half of course
- Closing prayer

No Homework for Next Session!

Agenda

A. Welcome and Check-ins

- Ask for a person to serve as timekeeper for the session
- Have participants check in (about their weeks, how things are going with keeping their commitments, etc.)

B. Review All Lifestyle Commitments

Remember that having members of the group share the amount each has committed to give can create tension and perhaps competition between members. While some discomfort is natural and may even be helpful, it is important for you to help group members feel comfortable sharing with each other—even those who may not have stretched themselves. Encourage participants to respect and support one another in their commitments, recognizing that everyone is starting at different points and that these steps are part of the life-long process of our journeys as Christians.

Groups usually get very excited during this process, and rightly so! You are all living into the Christian tradition in a new way. Encourage your group to think about this excitement in the context of the Spirit rejoicing in this moment of your choices together.

- First, based on the giving cycle your group decided on last week, make sure everyone knows what number they should share (the sum total, the monthly amount, etc.) Pass around the calculator if people need to recalculate the amounts.
- Ask participants to decide how much they have decided to give. Encourage everyone to provide both realistic and stretch goals for their giving.
- Total how much your group plans to give.
- Celebrate! Your group has reached an important milestone. Rejoice, pray, and enjoy the feeling of spirited excitement in this moment.

C. Scriptural Reflection: Review the Four Themes

Since participants have been exposed to a wide range of extremely challenging information, it is important to take a moment to summarize it and to help people respond thoroughly to it before moving to the second half of the course. Since participants have also taken concrete, practical steps to apply each of the four scriptural themes on economic discipleship, it is important to consider how the four themes integrate conceptually and in lived experience. This activity aims for conceptual integration. The stories of Christian communities provide example “best practices” for how faithful economic discipleship might be enacted.

- Ask who can remember (without looking!) all four biblical themes. Give hints as necessary, looking back at past lessons
- Read a representative verse from each week to refresh the group’s memory
- Give participants 10-15 minutes to come up with a short, one sentence mission statement that encapsulates all four themes. The goal is to write a single statement that summarizes the course’s teachings on economic discipleship.

D. Reflect on Participants’ Experiences of Lifestyle Change

- Ask participants to write down the commitments they have made in previous

Optional: Read (or have a member of the group read) a meditation on lifestyle change as a spiritual discipline. One is provided in the materials for this section.

weeks using the worksheet provided in the participant's guide: giving thanks, spending differently, consuming less, amount they'll give.

- Ask participants to reflect silently on the process of making and keeping these commitments, using the following questions as a starting point:
 - What has been challenging about the last five sessions?
 - What has been life-changing about the commitments you have made?
 - Where or how has God been revealed to you during the process?

E. Preview of Second Half of Course

Review the amount the group has decided to give, and hand out the table of contents for the second part of the study. Remember, the second half engage in the important spiritual practice of deciding how and where to give.

Explain that each week participants will research a particular method or approach to poverty relief and several organizations that exemplify that approach.

Have everyone enjoy a week of rest! No homework this week.

F. Closing Prayer

Introduction

In the second half of this course, your group will begin to consider the issue of how to give effectively. You'll think about several dimensions to this question:

- What are the biblical values around giving?
- What does it mean to give wisely?
- How will our group give? (Forming the giving circle)

Biblical Values Around Giving

In II Corinthians 8:7-15, you see an excerpt from the most extended discussion of giving in the New Testament. Paul is exhorting the Corinthian believers to pay what they promised for the Jerusalem collection, which will go to their faraway Jewish brothers and sisters who are threatened with lean times by a famine and the economic hardships of Roman occupation.

The first things I notice about Paul's appeal are the positive arguments he makes for giving. If Jesus' warnings in Luke were the stick, perhaps Paul is giving the carrot. Paul tells the Corinthians to be excellent in their giving because they are already virtuous people. He reminds them that this is an opportunity to express their sincere love and to imitate the generosity of Christ. Then, in verses 11-15, he puts forward a very interesting argument. He draws from the Old Testament theme that is concerned with equitable distribution, even quoting the passage about manna provision from Exodus (remember theme #2). He assures the Corinthians that they do not need to impoverish themselves while the Judeans get comfortable on their contributions; rather, Paul's goal is to work toward equality of resources so that all can meet their needs.

This passage is especially rich in its implications for Christian giving practices, so let's jump right in. First, I note that concerning giving to the church, Paul does not think in terms of local congregations giving only to their own local church. Instead, he surveys the entire worldwide body of Christ and encourages believers to give money where it is needed most. His primary concern is working toward relative, not absolute, financial equality among all Christians. For Paul, need outweighs proximity. Consider that it took days or weeks to travel from

Corinth to Jerusalem, much longer than it takes today to go from Boston to anywhere in the world. Need also outweighs ethnicity and personal acquaintance, for Paul is telling a group of Greek Christians to sacrifice for the sake of Jewish Christians whom they have presumably never met.

If Christians were to follow these principles in giving to the church, as I suggest we should, the results would be powerful. For example, many churches now teach that members should give ten percent of their salaries to their local church. These churches may send token portions away for missions, etc., but spend most on their own congregations. This practice creates vast inequality among congregations, as wealthy congregations build opulent buildings and others struggle to pay their pastors' salaries. Perhaps it is time to follow Paul's example by giving money to the church in a way that contributes to greater partnership among the worldwide body of Christ instead of exacerbating class differences.

--Gary Vanderpol

Giving Wisely

How to give wisely is a serious question, because much giving to the poor is ineffective at best and harmful at worst. Consider the following perspectives on giving wisely (and unwisely):

In the late 1990s, a group of Christians became aware that the northern-dominated, Muslim Sudanese government was rounding up thousands of its southern Christian citizens and selling them into slavery. The Christian group compassionately founded a society to redeem these oppressed people out of slavery, and thousands of U.S. dollars went to free large numbers of slaves from the slave market. Great, right? Wrong. Actually, the efforts of the Christians drove up the price of slaves, making the market for slavery even more lucrative, and slave-trading became worse!¹

In another example closer to home, one church youth

¹ Christine J. Gardner, "Slave Redemption: Americans are becoming instant abolitionists: But is the movement backfiring?" *Christianity Today* 43 (9 Aug. 1999), p. 28-33.

group in Southern California decided that they should respond to the massive poverty that plagued an entire town on the other side of the Mexican border. With characteristic youthful energy, they put together a short-term mission trip to build better housing in the town, taking with them thousands of dollars of building materials. After the first year, they felt so good about themselves that they decided to do it annually. Unfortunately, however, their well-intentioned efforts had two nasty side effects. First, many Mexicans in the town became less concerned about maintaining their houses, since “The Americans will just come next year and fix everything.” Second, the infusion of free, high quality construction destroyed the job market for many local construction workers, and some ironically came across the border as illegal immigrants. Similar versions of this story could be told all around the world. The infusion of foreign money can be a blessing or a curse.

--Gary Vanderpol

Overseas development aid began after World War II in the context of the Cold War. The U.S. sought to secure the political loyalty of recently independent nations with food, agricultural, and military aid. Since at least the end of the Cold War, Western development economics have documented the relative effectiveness—and ineffectiveness—of different foreign aid strategies. Honest evaluation of these development efforts can only lead to a humbly recognition of failures: good intentions subverted by corruption, continuing ignorance of geographical, economic, and social forces, and interference by arrogance, greed, and urgent geopolitical realities.

The lessons are many. Not all nations admire the ruthlessness of unregulated capitalism, and corruption exists in every nation, without exception. Budgets get used up by consultants all the way down the line, leaving few or little resources for the actual programming on the ground. Programs are implemented so poorly, and with so little documentation, that funders decide they don't work

without ever knowing why or how to make them better.

But it doesn't have to be that way. Western governments and NGOs are also learning that the poor can identify and speak for their own needs very effectively themselves and that buying products and services in the overseas community strengthens local economies and multiplies the local economic benefits. New technology allows funding groups to communicate more quickly and frequently with local program directors and to track expenditures more efficiently, opening new possibilities for accountability and transparency. And democracy has broken out all around the world, providing legal protections for human rights and citizen activism.

There are reliable Christian organizations who, because of their long-standing records of trustworthiness, transparency, and reciprocal relationships with people in need overseas, are excellent resources and opportunities for giving. We need not all become development economics, but we must research the background and philosophy of every organization we consider supporting.

--Lallie Lloyd

Forming a Giving Circle

In this session, the aim is to focus on the collective giving component of the discipleship group and to decide how the group will work together as a giving circle. A giving circle is a group of donors who pool their time, talent, and resources to make thoughtful grants together.² The collaboration of all group members in brainstorming, researching and assessing prospective grantees is not only highly engaging (you'll learn a lot about amazing projects and programs over the next few weeks), but also enhances everyone's ability to make wise giving decisions.

² Definition adapted from The Clarence Foundation, www.theclarencefoundation.org.

Session Overview

This Week's Goals

- Check in on each person's practice of the four commitments since the last session
- Establish hopes, goals, roles, and process as the group forms a giving circle
- Homework for next session: researching development organizations and an introduction to the Millennium Development Goals (MDGs)

Materials

- Whiteboard or flipchart and markers

Sample Agenda

- Welcome and check-ins
- Scriptural reflection
- Forming your giving circle
- Homework for next session
- Closing prayer

Homework for Next Session

- Participants will research and present on different organizations dedicated to promoting relief and development

Agenda

As you begin the second half of the course, you will begin each session by providing space for participants to support each other in their practice of the four commitments. Recognize that, while these commitments are intentional reflections of God's grace, they are profoundly counter-cultural and may bring up difficulties, struggles, or strong emotional reactions.

Scripture: II Corinthians 8:12-15T

Key Concepts: This passage not only emphasizes several of the biblical themes seen in the first half of the course (especially Sessions 2 and 4), but it also introduces us to the themes of the second half: To whom should we give? How can we give wisely?

A. Welcome and Check-ins

- Break into groups of two (These can be consistent groups every week so that two people build a strong relationship of trust, or they can rotate so that each person has contact with everyone in the group)
- Spend five minutes each sharing insights of feelings arising from the practice of the four commitments
- Briefly pray for each other's practice—that they might be a means of grace, growth, and generosity

B. Scriptural Reflection

- Before introducing the text, ask participants what criteria or standards they currently use to guide their giving. Have someone write the answers on the whiteboard or flipchart.
- Read II Corinthians 8:12-15 aloud three times, with a different person reading each time.
- Referring back to the introduction for this session, provide the following context for the group:

II Corinthians 8-9 is one of the clearest and most extensive teachings in the New Testament about the giving of money. On his missionary journeys, as seen in this letter to Corinth, Paul collected money for the poor Christians in Jerusalem.

The distance from Corinth to Jerusalem is more than three weeks by boat, farther than anywhere in the world is from the U.S. by plane. Yet Paul called the Body of Christ to give to the poor in Jerusalem, people they had never met and who came from a different culture, language, and ethnicity. Verse 14 recalls Theme 2 (wealth must be justly distributed). Giving is a matter of justice, not "charity."

- Ask your group the following questions, and record the answers on the whiteboard or flipchart:
 - On what basis did Paul ask the Corinthian church to give to the church in Jerusalem? To what does he appeal in making his argument?
- Explain to the group that this text guides the second half of the course, which is one of the most important in the New Testament relating to where and how Christians should set their giving priorities
- Emphasize that some of the same inequalities from Paul's day are still evident today. Use the following examples:
 - In the last fifty years, the church has grown most rapidly in the recently independent (from colonial powers) countries of the global south, especially among the poor. Currently, the majority of Christians in the world live in Africa, Latin America, and parts of Asia.¹

¹ From http://www.bu.edu/th/focus/spring01/shifting_southward.htm

- The family of God is thus largely divided into those who are very wealthy (like the Corinthians) and those who are mired in absolute poverty (like the Jerusalem church)
- When Christians do give, it tends to be to local organizations and churches, which means that money from Christians in the global north rarely gets to the half of the world living on less than \$2 a day. This pattern exacerbates inequalities, just as when rich areas of town have better schools because they're funded by property taxes.²
- Explore with your group what might change if Christians in the U.S. gave according to the principles that Paul outlines in II Corinthians 8. Use the following points to help:
 - The poor are poor precisely because they don't have social capital (access to those who could offer them assistance). Giving locally won't solve this problem
 - Giving is a way to move toward meeting people's needs, not charity
 - Giving emphasizes the mutuality of relationships

C. Discussing Giving Circles

Remember that a giving circle is a group of donors who pool their time, talent and resources to make thoughtful grants together. A giving circle is what your group is in the process of becoming now that all participants have committed to give a particular amount of money based on other commitments to gratitude, simplicity, and just consumption. The most successful and satisfied giving circles pool not only their funds but also their hopes, interests, skills, and knowledge to give in ways that truly reflect the group's collective values.

1. Establish the common fund
2. Discuss broad focus (interests, values, hopes)
3. Research and explore three broad categories of global giving opportunities while generating names of potential recipients: development, microfinance and fair trade, and political advocacy
4. After researching and exploring different these different areas, decide as a group on top priorities and criteria in giving
5. Undertake a discussion and deliberation period about perspective recipients
6. Decide where to give
7. Make the gift together!

- Share the process involved in making a collective gift:
- Starting Points: Interests, Values, and Hopes
- Ask members to share the following:
 - What are past experiences that you've had with giving that were particu-

² See Jonathan Kozol, *Savage Inequalities*

- larly meaningful? Why?
- What do you hope to see as a result of our group's giving circle? Is there a particular kind of need of area of the world that you would like to see this group to address?
- What ideas and experience do you bring to the table as we explore areas of giving? (Have you lived or traveled abroad? Worked in philanthropy, development, public health, etc.?)
- Initial Recipient Brainstorming
 - Ask members if there are particular globally-focused non-profits that they currently support or are excited about. Keep track of these names, and make sure that they all get assigned to someone for research each week.
- Highlight the outcome of this group: making a substantial collective gift to alleviate poverty by committing to individual lifestyle changes
- Premise of this group: following Jesus has a lot to do with money
- Define "economic discipleship"
 - Discipleship: practicing Jesus' words as his apprentices
 - Economic discipleship: practicing Jesus' words as they relate to money

D. Setting Up the Giving Circle

- Discuss what activities will have make the giving circle world and invite members to take on particular roles for the coming sessions. Specifically, the group should select someone to be the clerk and someone to be the treasurer.
- Decide as a group the norms for making your final decision on where to give—by vote or consensus. (Your group may have decided this during the norms process in Session 1. Review notes.) How many groups do you intend to give to? Compare the value of making one or two large gifts versus many smaller gifts.

E. Homework and Introduction for Next Session

- Give a brief introduction:

The next session will emphasize relief and development different means of combating poverty. We'll briefly define those terms today and discuss some case studies next week. During each session in this half of the course, we'll think of poverty alleviation in terms of the well-known proverb: Give a man a fish, and he'll eat for a day. Teach a man to fish, and he'll eat for a lifetime.
- Ask individuals to suggest relief or development organizations that the group could explore
- After the group has had a chance to think, offer the following organizations for research:
 - Mennonite Central Committee
 - World Vision (Fish Farm Project)
 - The Carter Center (Guinea Worm Eradication Project)
 - My Sister's Keeper

- Bolivian Street Children Project
- Each person should prepare to give a brief presentation on a different organization (no more than ten minutes, including time for questions)
- Ask presenters to consider these questions:
 - Who are the direct beneficiaries of this project? Indirect beneficiaries? (Status, power, and reputation can be indirect benefits)
 - What assumptions about the causes and cures of poverty do you sense underlying this project?
 - Which MDG does it address? (See below)
 - What's the appeal of their public information?
- Ask participants to read “The Millennium Development Goals: A Framework for Alleviating Poverty” as a guide to thinking about the goals of poverty alleviation work and the role of giving alongside other endeavors (government, civil society, and business)

F. Closing Prayer

Introduction

Relief and development are both necessary, and it's important to know the difference between them in order to be prepared to discern where and how we are called to respond.

When the 2004 tsunami hit South Asia, 150,000 people died within days. The 2008 Sichuan earthquake in China killed nearly 70,000. In both places, relief organizations, supplies, equipment, and volunteers were urgently needed. When disaster strikes, relief is the first and most urgent need. People immediately need a place to go for safety and shelter. They need food and water. They need medical care.

Shelter, water, food, and medical care. These are the elements of relief, and when people need these things, the needs are urgent, time sensitive and desperate. Relief will always be needed, because there will always be natural disasters, and people need to be cared for in the aftermath. When communities need relief assistance, they need outsiders to bring stuff: bottled water, blankets, tents, food, medicine. And they need that stuff immediately.

Development is something else altogether. Development teaches skills of soil conservation and erosion prevention to rural farmers; it teaches mothers to recognize and treat malaria in infants. Development builds roads so that farmers can take their crops to market and women can get to clinics for prenatal care. Development builds schools and trains teachers to teach children to read. It builds clinics and medical and nursing schools.

Development nurtures and expands a community's ability to grow its own food, build its own secure and healthy houses, generate warmth from safe and sustainable fuels, and receive adequate and timely medical care. Development is slow, long-term, and mostly done by local people and their leaders.

Relief feeds people now and maybe for a few months. Development invests in structures, resources, skills, and technology to allow people to feed themselves forever. And development saves lives. Many, many lives.

Remember:

- 500,000 women die from complication of childbirth every year

- More than 250 million children suffer from chronic, long-term malnutrition due to extreme poverty, limiting their ability to resist simple infections
- 30 million children get measles every year; more than half a million die, and many others become blind and deaf. A safe, effective, and relatively inexpensive vaccine for measles has existed for 40 years

The power of the Millennium Development Goals (MDGs) comes precisely from an awareness of the differences between relief and development. Each Goal has one or more targets, with progress measured in quantifiable terms. For example, Goal 1 is: "Eradicate extreme poverty and hunger," and its targets are:

- Reduce by half the proportion of people living on less than a dollar a day
- Reduce by half the proportion of people who suffer from hunger

In biblical times, both ancient Israel and the time of Jesus, the very concept of development would have been meaningless. Almost everyone was poor. Life expectancy was extremely limited. The germ theory of disease had not yet been discovered. Everyone believed that things were as they were because God wanted them that way—the rich were rich, the poor were poor, the weak and vulnerable died of common diseases. That's just the way things were.

Modern medicine, communication, transportation and agriculture have helped to generate enough global wealth that, for the first time in history, we have enough to end extreme poverty, poverty that means living on less than \$1 a day.

Jesus, Paul and the prophets talk about caring for the neighbor, the vulnerable, the outcast. They are talking about relief. But the Bible doesn't address development. So where does the contemporary Christian find the biblical mandate for development? From two major themes.

The first is found across the entire scope of the Hebrew Scriptures, from the oldest Psalms to the most recent prophets. Few topics are as pervasive as God's caring for the poor and marginalized:

I know that the Lord maintains the cause of the needy, and executes justice for the poor (Psalm 140:12).

You shall make this response before the Lord your God: “A wandering Aramean was my ancestor; he went down into Egypt and lived there as an alien, few in number, and there he became a great nation, mighty and populous. When the Egyptians treated us harshly and afflicted us, by imposing hard labor on us, we cried to the Lord, the God of our ancestors; the Lord heard our voice and saw our affliction, our toil, and our oppression. The Lord brought us out of Egypt with a mighty hand and an outstretched arm, with a terrifying display of power, and with signs and wonders, and he brought us into this place and gave us this land, a land flowing with milk and honey (Deuteronomy 26:5-9).

When the poor and needy seek water, and there is none, and their tongue is parched with thirst, I the Lord will answer them, I the God of Israel will not forsake them (Isaiah 41:17).

The second theme is Paul’s vision of the unity of all believers in the one body of Christ.

For as in one body we have many members, and not all the members have the same function, so we, who are many, are one body in Christ, and individually we are members of one another (Romans 12:4-5).

Indeed, the body does not consist of one member but of many. If the foot were to say, ‘Because I am

not a hand, I do not belong to the body,’ that would not make it any less a part of the body . . . If the whole body were an eye, where would the hearing be? If the whole body were hearing, where would the sense of smell be? But as it is, God arranged the members of the body, each one of them, as he chose. If all were a single member, where would the body be? As it is, there are many members, yet one body. The eye cannot say to the hand, ‘I have no need of you.’ On the contrary, the members of the body that we think less honorable we clothe with greater honor, and our less respectable members are treated with greater respect; whereas our more respectable members do not need this. But God has so arranged the body, giving the greater honor to the inferior member, that there may be no dissension within the body, but the members may have the same care for one another. If one member suffers, all suffer together with it; if one member is honored, all rejoice together with it.

Now you are the body of Christ and individually members of it (1 Corinthians 12:14-27).

As Christians, when we bring together these themes—God’s caring for the poor and our oneness as the body—we need to ask ourselves: In an era of extreme gaps between rich and poor, how is God calling us to act?

-- Lallie Lloyd

Session Overview

This Week's Goals

- Check in on each person's practice of the four commitments since last session
- Discuss economic development organizations as presented by participants
- Prepare for next session's discussion of micro-enterprise and fair trade
- Prayer

Materials

- Prepare participants to look at fair trade and microenterprise websites:
- Microfinance: www.opportunity.org (Opportunity International)
- Fair Trade: www.crsfairtrade.org (Catholic Relief Services)

Sample Agenda

- Welcome and check-ins
- Scriptural reflection
- Reports on development organizations by participants
- Homework for next session
- Closing prayer

Homework for Next Session

- Prevention is a Better Cure: Fair Trade Prevents the Exploitation of Children (Fr. Shay Cullen)
- Four participants will research and present on organizations dedicated to promoting fair trade and micro-enterprise loans

Agenda

A. Welcome and Check-ins

During this second half of the course, you will begin each session by providing space for participants to support each other in their practice of the four commitments. Recognize that while these commitments are intentional reflections of God's grace, they are profoundly counter-cultural, and may bring up difficulties, struggles, or strong emotional reactions from the members of your group.

- Ask for a person to serve as timekeeper for the session
- Break into groups of two (these can be consistent groups every week so that trust is built between two people, or they can rotate weekly so that each person has contact with everyone in the group). Have each person spend five minutes sharing insights or feelings arising from their practice of the four commitments. Briefly pray for each other's practice of the commitments—that they would be a means of grace, growth, and generosity

Scripture: Isaiah
65:17-25, 1 Corinthians
12:14-27

B. Scriptural Reflection

- Have the group read the passage three times out loud, with a different person reading each time
- Ask the group the following questions:
 - How does this image of shalom relate to God's connection to the poor and His care for the body of the church?
 - How might these texts influence the ways modern Christians should act, given the large and growing gaps between rich and poor?

C. Reports from Participants

- Remind participants that reports should be limited to 10 minutes per person
- After presentations have been made, ask the group, "Which organization would you be most inclined to support? Why? Do you know of other organizations whose development work you respect?"

D. Homework for Next Session

- Ask people to research the following organizations:
 - Opportunity International: www.opportunity.org
 - EFICOR (Evangelical Fellowship of India Commission on Relief)
 - Review the "Hardship in the Malto Development Project," published by Tearfund and www.eficor.org for additional information
 - People's Recovery, Empowerment and Development Assistance Foundation www.preda.net
 - Catholic Relief Services www.crsfairtrade.org
- Each person should be prepared to give a brief presentation (no more than ten minutes, including time for questions)

- Ask presenters to consider these questions:
 - What does the organization do?
 - What are the structural dimensions of poverty that the project addresses?
 - How is local leadership involved, and how are skills developed among those in the area?
 - What are the dimensions of poverty that the organization addresses?

E. Closing Prayer

Microfinance and Fair Trade

Session Overview

This Week's Goals

- Check in with each person's practice of the four commitments since last session
- Define microfinance and fair trade
- Discuss organizations that impact microfinance and fair trade using case studies presented by participants

Materials

- One copy of the Jubilee case study; have one person read for homework. (The whole group will read the first four pages during the next session)

Sample Agenda

- Welcome and check-ins
- Opening discussion
- Scriptural reflection
- Define and describe microfinance and fair trade as a means to combat poverty
- Reports on microfinance and fair trade organizations by participants
- Discuss reports
- Homework for next session
- Closing prayer

Homework for Next Session

- Jubilee case study

Agenda

A. Welcome and Check-ins

- Break into groups of two. Have each person spend five minutes sharing insights or feelings arising from their practice of the four commitments. Briefly pray for each other's practice of the commitments—that they would be a means of grace, growth, and generosity

B. Opening Discussion Questions

- To start this session's discussion, you might ask:
 - Name one financial issue you worry about
 - What was the last time that you / your household faced an unexpected or significant financial crisis? What made it possible to get through it (spiritually, financially)?

Scripture: Luke 12:13-35, Acts 2:42-47

C. Scriptural Reflection

- Invite participants to read the passages aloud
- To start the discussion, you might ask:
 - How do we deal with the fear of not having enough as individuals? As communities?
 - From the passages you read, what might God be calling us to do when faced with these fears?

D. Define Microfinance and Fair Trade

Microfinance provides financial resources that enable those who are poor to pursue income-generating activities. Fair trade opens markets in the global north to products made by the poor and ensures that producers receive direct and equitable benefit for their work. Both microfinance and fair trade support local ownership, protect individuals against uncontrollable risk, and provide capital for business creation and expansion.

- Ask participants to share their key learnings about microfinance and fair trade from the homework readings.

Microfinance

Definition: The provision or creation of financial services in poor communities. The term microfinance covers a variety of activities: collective savings and lending circles, financing for small businesses, etc.

An alternative to predatory lending: Provides the poor with access to credit at a fair rate.

An alternative to predatory middlemen: Provides the poor with access to markets in a way that ensures fair return on sales.

Fair Trade

Definition: Fair trade is a voluntary initiative for farmers, workers, and craftspeople to participate in direct and equitable trade in the global market. Fair trade guarantees that certain practices and principles have been observed in the creation of a product. (See Fair Trade FAQs, Session 3.)

Fair trade provides an alternative to the vulnerability that many of the poor face when market prices fall below their own production costs. Fair trade products are also typically produced by worker-owned organizations or in organizations that make a high level of investment in their workers. This investment protects workers from the vulnerability of isolation.

E. Reports from Participants

- Ask presenters to share a 10-minute presentation on the organization they researched for homework
 - What does the organization do?
 - What are some of the problems of poverty that the organization seeks to address through its actions?

F. Review and Discuss Presentations

- After presentations have been made, ask:
 - Which organization would you be most inclined to support? Why?
 - Are there other organizations whose development work you respect?

G. Homework for Next Session

- Ask one person to read the Jubilee case study

H. Closing Prayer

Introduction

This week covers the topic of political advocacy as a response to extreme poverty. Embedded in this topic are themes of inclusion and accountability.

To understand the theme of inclusion, we look to Jesus' teaching, recorded in the Gospel of Luke 14:12-14, told while Jesus dined at the house of a high-ranking religious leader.

[H]e also went on to say to the one who had invited him, 'when you give a luncheon or a dinner, do not invite your friends or your brother or your relatives or rich neighbors, otherwise they may also invite you in return and that will be your repayment. But when you give a reception, invite the poor, the crippled, the lame, the blind, and you will be blessed, since they do not have the means to repay you; for you will be repaid at the resurrection of the righteous.'

In Jesus' time, eating was a very intimate experience. It was not serving homeless people in a soup kitchen line; it was inviting someone into your house, having them sit at your table, and putting your resources at that person's disposal. Hospitality meant everything. Once that person entered your home, you shared your life with them. You were saying, "You are my friend and equal, and you have a claim on what's mine. I am including you. I am inviting you." Sharing a meal with someone opened up your entire life to them. If you included someone at your table, you included them in your concerns, your decisions, and your life.

Jesus and the Pharisees had completely opposite opinions about the purpose of shared meals. The Pharisees wanted their mealtimes to reflect social status—who was there and where they were seated were important parts of the experience. Jesus, however, wanted to show how God invites and includes all in his kingdom. In first century Israel, the poor, the crippled, the lame, and the blind were considered accursed because of their sins. They were on the margins. They made people feel uncomfortable. They made people's lives inconvenient at times; consider the resources required to accommodate physical disability in the ancient world. Also consider that these people were usually thought of as being disadvantaged because of sin, either their own or their parents'.

Jesus spoke many times against that view of sin, taking radical action by inviting and including them in his circles.

To understand the theme of accountability, look next to John the Baptist preaching about repentance in the region of the Jordan in Luke 3:7-14.

So he [John the Baptist] began saying to the crowds who were going out to be baptized by him, 'You brood of vipers, who warned you to flee from the wrath to come? Therefore bear fruits in keeping with repentance, and do not begin to say to yourselves, 'We have Abraham for our father,' for I say to you that from these stones God is able to raise up children from Abraham. Indeed the axe is already laid at the root of the trees; so every tree that does not bear good fruit is cut down and thrown into the fire.' And the crowds were questioning him, saying, 'Then what shall we do? And he would answer and say to them, 'The man who has two tunics is to share with him who has none; and he who has food is to do likewise.' And some tax collectors also came to be baptized, and they said to him, 'Teacher, what shall we do?' And he said to them, 'Collect no more than what you have been ordered to.' Some soldiers were questioning him, saying, 'And what about us, what shall we do?' And he said to them, 'Do not take money from anyone by force, or accuse anyone falsely, and be content with your wages.'

John's words to the tax collectors are of particular interest. Jewish tax collectors made their income by collecting more than what the Roman Empire required. The tax collector who gathered nothing beyond what was assigned would have no personal income at all. He henceforth would be completely dependent on the covenant community. The kingdom of God calls for this kind of radical action. Can individuals and faith communities take such stands together against the pain of structural injustice? Modern people, too, must confront deep structural problems in relations between peoples. John the Baptist addresses people in various professions, just as people must today. He does this publicly, in the hearing of all, just as Christian reflection on the modern marketplace should

happen in the hearing of all today. Although the precise form of obedience does not look the same for everyone, I believe that on the one hand the underlying principles of the kingdom—repenting from materialism, being generous with others, addressing structural injustice—must be present, and, on the other, there must be context-specific forms of obedience, usually involving self-restraint, sacrifice, and community.

A brief word about what is here called “systemic” or “structural” injustice. Often in our contemporary context, we address people as part of but also as distinct from a system of injustice. This frame has some accuracy, and Scripture demonstrates sensitivity to such issues, not least with the tax collectors in Luke’s Gospel. Other examples include the corruption of judges and land monopolization in the Old Testament. However, as totalizing and rigid as the system may seem to those within it, Scripture does not, ultimately, allow people to blame a “system.” In their preaching, John the Baptist and Jesus personalize even systemic justice. Tax collectors perpetrated injustice in Jesus’ day, and they don’t do it because the Roman government established a system in which some Jews become tax collectors and skim off the top of their own people. No. Tax collectors perpetrated injustice because they chose to do so. People are oppressed when other people choose to oppress them.

This analytical approach, while not blind to the complexities of systemic incentives, tendencies, and abuses, personalizes the injustice so that people that the word of God addresses must choose either to obey or disobey. Christians fundamentally cannot place the responsibility elsewhere, but instead acknowledge culpability and repent. And, as Christians, we are called, not to find another profession and thereby simply open the door for another tax collector, reinforcing the power of the system of injustice, but instead to absorb the injustice within our own person as part of our community. The tax collector is called to stay and earn nothing to help take some of the burden from the poor that he used to extort.

This calling is generally an unappreciated point. The example of the tax collectors demonstrates that, while injustice can indeed be mitigated by systemic policy change, injustice must be personalized. A person’s professional life is still a part of his or her person. The preaching of the gospel treats people not as dichotomous entities with separate private and public personas but as integrated wholes. Christian leadership must bring theological and sociological analysis together to disciple people who live simultaneously in two realities: within the world’s political structures and within the Christian community.

--Mako Nagasawa

Session Overview

This Week's Goals

- Review each person's practice of the four commitments since last session
- Distinguish two contexts for political advocacy: 1) including the global poor in the creation of laws or the changing of unjust laws; 2) including the interests of the poor in the enforcement of laws
- Discuss organizations that impact poverty through political advocacy
- Prepare for the upcoming discussion about where to give

Materials

- Copies of the first four pages of the Jubilee case study for all participants

Sample Agenda

- Welcome and check-ins
- Scriptural reflection
- Political case study: Jubilee
- Second scriptural reflection
- Homework for next session
- Closing prayer

Homework for Next Session

- Have participants bring a list of organizations that they would like the group to seriously consider as potential giving recipients

Agenda

A. Welcome and Check-ins

- Ask for a person to serve as timekeeper for the session
- Break into groups of two. Each person should spend five minutes sharing insights or feelings arising from the practice of the four commitments. Briefly pray for each other's practice of the commitments—that they would be a means of grace, growth, and generosity
- Remind participants of the kinds of global outreach covered in the second half of the discipleship group:

Relief: Give a man a fish.

Development: Teach a man to fish.

Microenterprise: Help him to start a business.

Fair trade: Buy a fish from the business.

Advocacy: Grant fair access to the fishing pond, stop others from dumping in the pond, keep the pond clean, and develop sustainable practices.

Scripture: Luke 14:12-14

B. Scriptural Reflection

- Ask people to look at the scripture in pairs and summarize what they think is going on to the whole group
- Share this perspective on politics with your group:

It can be easy to think of politics as something complicated, distant, and rigid, especially in the modern U.S. political climate. But you can also think of politics as something no more complicated than the way your own group set up your giving circle in Session 7; politics are the ways that people organize themselves to make decisions and act. The Mennonite theologian John Howard Yoder understood politics in this way:

“To be political is to make decisions, to assign roles, and to distribute powers, and the Christian community cannot do otherwise than to exercise these same functions, going about its business as a body.”

Modern Christians are part of many social “bodies:” local, regional, national, and global. As Christians, this understanding of politics helps us to create a context for political advocacy rooted in biblical text by calling us to reevaluate how we organize our relationships on all of these scales.

Remember: Politics is nothing more than how people function together in relationship!

- Pose questions to help the group understand how this definition of politics helps to interpret the passage:
 - How does this passage's call for radical invitation apply to our modern relationships within our local communities? Within our global communities?
 - What does Jesus' mealtime practice say about who we should include or exclude from political community?

C. Political Case Study: Jubilee

- Have whoever read the full case study for homework report back to the group with a summary. Distribute pages 1-4
- Ask questions to help the group understand the political content:
- What were some political decisions that affected the community?
- What were signs that the community was excluded from political power
- What did it take to be included in political decision-making? What role did the church play in that process?

Scripture: Luke 3:7-14

D. Second Scriptural Reflection

- Read, or have a member of the group read, the passage
- Pose questions or share key points with the group

Some scholars believe that Jewish tax collectors made their income by collecting more than what the Roman Empire required. So, the tax collector following John's call to "collect not more than what you have been ordered to" would have no personal income at all. He was called to share the burden of poverty with the marginalized.

- How did John the Baptist ask for repentance from those who worked within unjust systems (the Roman military, tax collection system)?
- How might we, as followers of Jesus, take responsibility for the oppression of others while living within an oppressive society?

E Homework for Next Session

- Make sure the Clerk brings a list of all of the potential recipient organizations discussed or suggested thus far
- Ask each person to bring a list of organizations (those formally discussed in your groups or others that they are interested in) to the next session. Have everyone come ready to make the decision!

F. Closing Prayer

Choosing Where to Give

Session Overview

This Week's Goals

- Review and select principles for effective giving
- Final brainstorm of potential recipients
- Discern as a group where you want to give

Materials

- List of organizations mentioned so far (provided by the Clerk)
- Whiteboard or flipchart and markers

Sample Agenda

- Welcome and check-ins
- Group prayer and introduction
- Decide which principles will guide your giving
- Final organizational brainstorm
- Narrow down the list and decide
- Review your giving schedule
- Homework for next session
- Closing prayer

Homework for Next Session

- Bring your checkbooks!
- Bring something for the potluck

Agenda

Scripture: Philippians 1:9-11

There are three distinct phases to group decision-making.

1. Brainstorm

The aim is to generate as many creative ideas as possible. Any member of the group can make suggestions. Avoid critiquing each other's comments and instead build upon one idea to gain another.

2. Narrow

The aim is to discern areas of strong support and agreement and to eliminate duplicate or marginal ideas.

3. Decide

The aim is to reach a conclusion according to your group's decision rule. (See Session 1 norms.)

You don't need consensus yet! Just make a road map.

A. Welcome and Check-ins

- Ask for a person to serve as timekeeper for the session
- Break into groups of two. Each person should spend five minutes sharing insights or feelings arising from the practice of the four commitments. Briefly pray for each other's practice of the commitments—that they would be a means of grace, growth, and generosity

B. Group Prayer and Introduction

- Read and meditate on Philippians 1:9-11
- Lead the group in prayer for the group's decision

C. Decide on Giving Principles

- Review the interest, values, and hopes that your group discussed in Session 7. Remind the group of the decision-making approach decided upon in Session 7 (consensus, majority, etc.)
- Using the whiteboard or flipchart, generate a list of potential criteria for making your gift based on your initial interests, values, and hopes, as well as key learning Sessions 8-10
- Walk through each of the decision-making phases:
 - Brainstorm a broad list of proposed criteria
 - Ask members to name which criteria they feel most strongly about. Highlight these
 - Go through the list one by one, identifying criteria that any members of the group do not agree with and eliminate these. Ask the group to further narrow. Discuss and decide between potentially contradictory criteria
 - Go through the remaining list and ask the group, item by item, if they feel the item should be included as criteria

Examples of Criteria

Organizations should be: faith-based, Christian, well-established, small, focused on [a particular region of the world], a globally-based organization to which our group has a personal connection, focused on [particular approach to poverty alleviation: microfinance, development, advocacy], address a particular need or work toward a particular MDG

- Ask for other issues that people are contemplating and add them to the list
- Make sure that everyone is able to participate, either by going around in turn or by inviting those who haven't spoken to share after a time of open discussion

D. Final Organizational Brainstorm

- Ask the Clerk to list all organizations mentioned so far on the whiteboard
- Write down organizations or initiatives that your church gives to
- Ask for other possibilities and write them up

E. Narrow Down the List and Decide

- Ask the group which ones, if any, can be crossed off since they clearly don't meet the group's criteria
- Have participants select their top three choices
- Invite participants to share why they chose those organizations and keep a tally of the results alongside organizational names on the board
- Ask if anyone would like to change their preferences based on the discussion
- Eliminate all but the top 3 to 5 candidates
- Discuss how many of the finalists should be funded, and in what proportion (groups often choose 2-3 recipients, but each group may decide for themselves)
- Decide!

F. Review Your Giving Schedule

- Remind the Treasurer that he or she is responsible for managing and seeing through the giving process and schedule. (He or she should lead this part of the meeting)
- Review the giving schedule that the group decided on in Session 5

G. Homework for Next Session

- Organize the potluck for next week
- Point people to recipes that will help them to cook more simply and more justly
 - The Mennonite Central Committee publishes several cookbooks with recipes that are simple and representative of what the world eats, A sample of these recipes is available online at http://mcc.org/gallery/04_06/recpies.html
 - Consider this a fair trade potluck challenge. The following website features recipes using fair trade ingredients that are available in the UK. See how many of them your group can make using fair trade products that are available in Boston. <http://www.fairtradecookbook.org.uk>
- Remind everyone to remember their checkbooks!

H. Closing Prayer

Session Overview

This Week's Goals

- Give together
- Pray together
- Reflect on the experiential learning of the course
- Discern your next steps of communal economic discipleship
- Evaluate the course

Materials

- Post-it notes
- Envelopes with addresses of recipient organizations
- Reflection: St. John Chrysostom
- Optional: Candle

Sample Agenda

- Potluck: Eat and celebrate!
- Check in on commitments
- Reflection: St. John Chrysostom
- Write checks and give prayerful blessing
- Pray for those who will benefit from the gifts
- Review your giving schedule
- Homework for next session
- Closing prayer

Next Steps

- Prayerfully consider next steps

Agenda

A. Potluck: Eat and Celebrate!

B. Check in on Commitments

- Break into groups of two. Have each person spend five minutes sharing insights or feelings arising from their practice of the four commitments. Briefly pray for each other's practice of the commitments—that they would be a means of grace, growth, and generosity

C. Reflection: St. John Chrysostom

St. John Chrysostom was Patriarch of Constantinople from 398-404 CE. At that time, Constantinople was one of the wealthiest cities in the world, and much of the church's leadership was content to curry favor with the upper class. But Chrysostom, whose rhetorical ability earned him the nickname "Golden Mouth," spoke up powerfully for the poor in his many sermons. His deeds also matched his words: despite strong resistance from others in the church hierarchy, he gave much of his personal wealth to the poor and sold the church's luxury goods to buy grain for the starving. When he extended his critique of the nobility's materialism and disregard for the oppressed to the Empress, the Emperor exiled him to a remote province, where he died soon after. Today's reflection from one of his sermons will help set the tone for your giving circle.

- Share the above background with the group, and distribute the handouts of the reading. You may ask participants to read it in silence or invite someone to read it out loud. (The following reading is from *On Living Simply*, St. John Chrysostom, Meditation 3.)

Remember how we have been created. All human beings have a common ancestor. Thus all human flesh has the same substance; there is no difference between the flesh of the nobility and that of peasants. When we commit an act of charity, in which we use our excess wealth to help someone with too little, we are acknowledging our unity with others. After all, the rich and the poor have the same flesh, the hunger of the poor should cause pain to the rich; and the pain can only be soothed through assuaging that hunger. Sadly, rich people often speak about charity, expressing their good intentions, but their deeds do not match their words. Good intentions give some cause for hope: they mean that the rich recognize their unity with the poor. Our challenge is to persuade the rich to turn words into actions. Preachers must do this; and so also must everyone who has an opportunity to speak to the rich.

D. Write Checks and Pray

- *Optional:* Begin prayer time by lighting a candle and placing it in the middle of the eating area
- Invite participants to write out their checks, attaching a post-it note to each check. Write prayers of blessing for the intended beneficiaries on the post-its

E. Pray for Beneficiaries

- Place the checks in the center of the group and, in whatever manner your group is most comfortable, pray for those who will receive a blessing from God's resources that the group has given back
- *Optional:* If the group so chooses and you are able, you may all give together online. It is important for the group to realize that online giving is just as spiritual and worshipful as giving cash
- Remind participants of the agreed-upon giving timeline, if necessary

F. Next Steps

There's something else your group can share: your own group's story. The Boston Faith & Justice Network, the group that distributes this curriculum, keeps track of all the organizations that Lazarus groups support, as well as the total amounts that the groups give and any stories that you'd like to share about your group's experience. Please send us an email with the name of your church or fellowship at: discipleship@bostonfaithjustice.org.

The Boston Faith & Justice Network also offers ongoing resources to support living simply, buying justly, and giving more. Invite your group to visit the website at www.bostonfaithjustice.org!

- If necessary, review the on-going roles (Clerk and Treasurer) so that your group knows what to expect
- If your group is meeting again for a next giving installment or reunion, choose the date now

G. Evaluate the Course

- Invite participants to share their key learnings from the experience. Some questions you might ask include:
 - What did you value about your experience in this course?
 - What worked well (or could have worked better) about how we functioned as a group?
 - What were some key learnings or moments of discovery for you? For the group?
 - What do you think your biggest personal change because of this experience is?

H. Closing Prayer