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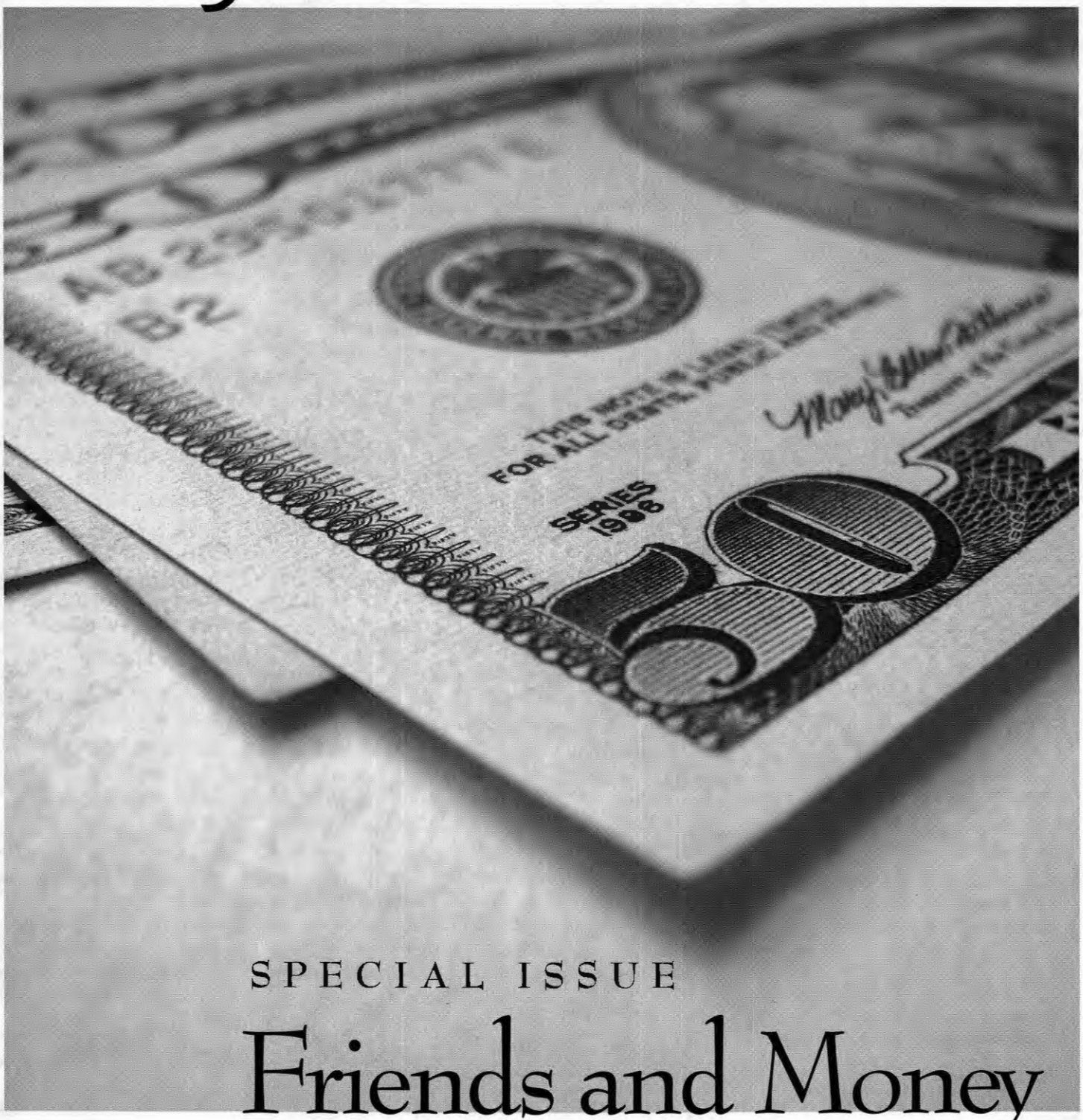
FRIENDS JOURNAL

Quaker Thought and Life Today



SPECIAL ISSUE

Friends and Money

An independent magazine serving the Religious Society of Friends

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Relating to Money

Friends and Money: This topic could be more controversial, more sensitive to many Friends than discussions about politics, racism, religion, or sex. Might this be because, as a group, we Quakers are better educated and have higher household incomes than the average American? That when we choose to live simply or in voluntary poverty, it's generally a choice and a statement, not an unavoidable, crushing fact of life? Are we conflicted by these facts? In our January 2004 issue, Kat Griffith summed up her ambivalence about money exceedingly well ("Where Your Treasure Is, There Will Your Heart Be Also"): "I have personally labored for years to achieve a kind of detachment from money—an attitude I have imagined to be a hallmark of a 'spiritually evolved' person. But I am compelled to admit that it has been an uneven struggle. Money and I have a complicated relationship, a love/hate/ignore relationship that plays out in odd ways. I alternately pay no attention to and obsess over money. I go back and forth from feeling resentful of others' wealth (and sense of entitlement to it) to feeling guilty about my own. I am alternately self-righteous, materially envious, ludicrously penny-pinching, and wantonly generous. My behavior might all balance out in the long run to some kind of karmic neutrality, but detached it is definitely not!" I loved her candor—and could identify with many of her comments. Money is a tough subject. Tough to regard objectively; tough to discuss without tensions developing, particularly when money is tight or short; tough to sort out in regard to one's spirituality, not to mention the spiritual thrust of one's meeting. We Friends have a religious tradition that is opposed to many of our mainstream cultural norms, one that leads us to paddle upstream much of the time. This is certainly true when it comes to money, but we are more private, and perhaps conflicted, about money than we are about a great many other issues.

A range of views is presented here, from personal finance and finding a positive relationship to it, to guides for corporate spending, to encouragement to Friends to become personally involved in for-profit business and banking, bringing Quaker values, literally, into the marketplace. Carolyn Hilles was a co-leader of a Friends General Conference Gathering workshop on "Your Money or Your Life" in Amherst, Mass., in 2004. I was fortunate to participate in that workshop and encouraged her and Penny Yunuba, the other co-leader, to write something for us on this subject. Carolyn Hilles has done so in "Our Money and Our Lives" (p.6), and it seems a good place for this issue to begin, with questions abour how we want to use our life energy, how much is enough, and how to align our spending with our values. Some of our writers refer to the fact that FRIENDS JOURNAL must run like a business, which is certainly true, although we are a business that has a ministry, rather than profit, at the heart of it. Perhaps for this reason, I share the concern of Mark Cary ("Friends' Attitudes toward Business in the USA" p.30) and Paul Neumann and Lee Thomas ("Why Young Friends Should Consider a Career in Business" p.32) that many Friends fail to recognize the opportunity to promote Quaker values that the business world offers. William Spademan, in "Common Good Bank: A Society to Benefit Everyone" (p.33), finds himself surprised to be venturing into banking, but doing so precisely so that his religious values can find an outlet that benefits the community. Ideally, all of us will seek ways to impact our culrure positively by our choices about how we earn, spend, invest, and donate our money.

Susan Corson-Finnerty

FRIENDS JOURNAL

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FEATURES

POETRY

DEPARTMENTS

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The legacy of Norman Morrison

Norman Morrison, the Quaker from Baltimore who immolated himself in front of the Pentagon on November 2, 1965, to protest the Vietnam War, had with him his almost-one-year-old child, Emily, whom he handed to safety before he poured kerosene over himself and ignited it. I remember the event vividly and the debate that followed, mostly critical of his action. Dorothy J. Mock, in her article "A Journey of Love and Entreaty" (*FJ* Nov. 2005), describes her four-hour vigil at the Pentagon one year later to commemorate the death of Morrison and her attempt to deliver a letter to Robert McNamara, then Secretary of Defense. Following her four-hour vigil, Mock was joined by a group from the Committee for Nonviolent Action in New England, who came also for a commemorative vigil with a picture of Norman, candles, and flowers.

In the March 2006 Forum there was a letter under the headline, "Let's not endorse destructive behavior," which criticized Dorothy Mock's article, her vigil, and the Morrison self-immolation.

Without wanting to debate the ethics of this action further, there is more to be told, most of which I did not know or remember. Norman Morrison's widow, Anne Morrison Welch, wrote a Pendle Hill Pamphlet published in 2005 entitled, *Fire of the Heart: Norman Morrison's Legacy in Vietnam and at Home*. This partly autobiographical pamphlet includes the fascinating account of her visit to Vietnam in 1999 with her children, including Emily. I learned several things: 1) The Vietnamese call this war the United States or American War. 2) Norman Morrison was a hero in Vietnam—men cried remembering his sacrifice, and they were convinced it helped shorten and end the war. 3) On November 7, 1965, just a few days after the event, a Vietnamese poet, To Huu, wrote a poem, "Emily, My Child," dedicated to Norman R. Morrison. Almost everyone of the war generation knew the poem. 4) The Vietnamese people seemed to hold no rancor, only forgiveness, despite the fact that almost every family suffered from the war and their land was devastated. When their guide was asked about this he seemed puzzled and replied: "It's just our nature. Now, we want to look ahead, not hold grudges."

Pulitzer Prize-winning author Taylor Branch, in his most recent book *At Canaan's Edge: America in the King Years 1965–68*, writes about this event and adds additional information, quoting part of the poem. He points out the almost uniform criticism of Morrison's action, then quotes a "lone" Detroit correspondent who said, "I believe the message, loud and clear, reached the end of the Earth. Who is prepared to say this act was futile?" Branch continues that on November 6, 1965, a draft protest took place in Union Square in New York City with hecklers in large-enough numbers to shout down Dorothy Day, one of the speakers. When A.J. Muste prayed, "Let us weep for the lethargy of this nation," the hecklers shouted, "Give us joy! Bomb Hanoi!" and when five pacifists burned their draft cards the hecklers shouted, "Burn yourselves! Not your cards!"

On November 9, a divinity student, Roger La Porte, soaked himself in gasoline and ignited himself in front of the United Nations building. He lived for a day and is quoted as saying "I'm against war, all wars. I did this as a religious action." He was taken to Bellevue Hospital when massive electrical failure paralyzed the city. He died at Bellevue. Branch ends this chapter with a quote from Rabbi Heschel who told his Union Seminary Class: "Indeed, there is a light in the midst of the darkness in this hour. But, alas, most of us have no eyes."

I would ask: Can we learn from the Vietnamese? Isn't it time to forgive and ask for forgiveness? I would join the Rabbi to conclude that since 1965 there have been many lights, although in different forms, and our nation has not seen them.

Rich Van Dellen
Rochester, Minn.

A further suggestion for the Milestones column

I am a fellow-traveler for whom FRIENDS JOURNAL is my regular link to the Religious Society of Friends. (My "organic" involvement with Quakers ended a quarter of a century ago, after four years working with AFSC and seven with Friends World College—alas laid down—all in Guatemala.) I love the publication. And the Milestones section is what I read first, as soon as the JOURNAL arrives. I agree with Paul Sheldon ("A suggestion for the Milestones column," in the Forum, *FJ* March) that the obituaries are interesting and inspirational and, for me, occasionally sadly informative. I learned of the deaths of the Holloways, the Hunts, and the Gonzálezes, all Friends from Guatemala. I know soon I will read about recently deceased Elizabeth Watson. I look forward to being reminded of her important life, and her importance to my life.

How can the Marriages/Unions section become as vibrant as Deaths? The quotation from Paul Sheldon certainly enlivened the announcement of his marriage. I would have liked to know what his new wife, Fran, thought, too. Mostly, I wonder who are these folks who are marrying? I would be interested to know what Paul and Fran do, and have done, with their separare lives that now they decide to join. Thus, biographical information would make this section come alive. That is certainly the heart of the Deaths section, for me at least.

Ricardo Wilson-Grau
Amstelveen, Netherlands,
and Rio de Janeiro, Brazil

Physical and spiritual realities

Thomas H. Jeavons' commentary about "Suggestions for Explaining Quakerism" to others (*FJ* March) allows us a broad and inclusive explanation of God, which leaves us room to fill in details from our various personal perceptions. Surely, we can fit a fair range of insights into the idea of an "all-encompassing, challenging, comforting, and transforming" God.

As for my own perceptions, I feel as though God is the universal conscience of creation—something like an electromagnetic field, gravitational field, or quantum matter field, perhaps. For example, we know from science that we are immersed in a sea of electromagnetic fields of numerous frequencies. Waves of energy pass through each other without interference. Matter is condensed energy. We see that form of energy, but there is a lot of energy we cannot see.

Scientists have already discovered the existence of countless worlds within worlds. Stephen Hawking writes of "baby universes." Other physicists are searching for the ten dimensions of "space-time," only three of which have been experienced by human beings as far as we know. This is known as "super-string theory." And, quantum physicists are searching for "universe splits." They say new universes are generated every instant.

When I reflect on both our religious tradition and modern science, it seems to me that the physical reality we see and sense might be an inner world connected to outer worlds, each of us being animated by energy and inspiration. As John Steinbeck described it in *The Grapes of Wrath*, "Casey says one time he went out in the wilderness to find his soul and he found that he didn't have no soul that was his own. Says he found he's got

Continued on page 58

The Friends General Conference sweat lodge and related issues: a statement

The Indian Committee of Philadelphia Yearly Meeting welcomes the extended dialogue concerning the Quaker sweat lodges at Friends General Conference (FGC) Gathering. The discussion reflects extensive searching and examination among many Friends; it is also an important dialogue to which we feel compelled to contribute. We are putting forward our collective perspective in the spirit exhibited thus far, acknowledging the differences of opinion on the issue as well as the related difficulties and the profound challenges that have emerged about our understandings and practices as Friends.

We speak with appropriate humility, responsive to our committee's longstanding charge to promote understandings of and support for Native Americans. We are also fully mindful that there is wisdom and spiritual integrity by all participants in this conversation.

Sweat lodge cancellation

We state clearly and emphatically that we support the decision of the FGC to cancel the sweat lodge at the Gathering in Amherst, Massachusetts, in 2004 in the face of sharp criticism from the Mashpee Wampanoags. Given the sttong negative reaction from Native people in the region to the sweat lodge and the lack of prior consultation and discussion between Friends and the Wampanoags and others about it, we agree that the short term response to cancel the sweat lodge was the proper decision, painful though it was. We regret that the Indian Committee had not engaged much earlier in a full dialogue with the leadership of FGC and other concerned Friends about the sweat lodge. For that omission we take our due share of the responsibility. Perhaps with eatlier dialogue many of rhe concetns might have been anticipated and given more time to be aired and seasoned, though full resolution would have remained difficult if not elusive.

The concerns that have arisen are certainly not new ones. The experience and understandings of the Indian Committee over the years underscore the most obvious and grievous concerns. The taking of Native lives, lands, and resources by non-Native people is a salient and constant theme of the historical record in this country and beyond. The takings, often done without acknowledgment and usually without adequate redress or compensation, have also been more than the physical and the material. They include the direct loss of nations, cultures, spirituality, and sovereignty. The recital here is a familiar one. But this record and the resistance to it form the backdrop for the sweat lodge conttovetsy, particularly for us.

For non-Native peoples sensitive to this history of overt pillage and plunder and anxious to move to a better relationship with Native peoples, there are cautions to be observed. Insensitivity and a residual sense of entitlement have too often subverted non-Native efforts to rectify these long-standing grievances. Such insensitivities are frequently characterized by inadequate and often unilateral and presumptive communications where personal sympathy is not accompanied by mutuality, knowledge, and real partnership. We on the Indian Committee have experienced our share of such incomplete and unsatisfactory encounters. They usually occur on terrains that inevitably include dimensions of race, culture, and nationhood as well as those of gender and class. We can't argue for our superiority on this front, we only claim whatever wisdom comes from the pain of having stumbled there before. Hence our strong feeling that before FGC entertains again the possibility of a sweat lodge or a similar Native based activity under its aegis there must be extensive consultations with local Native peoples before it should proceed.

The desire by non-Indians to incorporate, synthesize, and universalize Native religious practices such as the sweat lodge is understandable. The beauty and power of those practices make them alluring and inspiring. Such practices clearly resonate with many non-Indian people who desire spiritual authenticity and depth. The extent to which many young Friends have responded positively to the Quaker sweat lodge at the FGC Gatherings speaks profoundly, we feel, to this point.

But as noted by others in this dialogue, Native ceremonies and practices are rooted organically in the experiences and histories of specific Native communities with particular strictures about their implementation. These ceremonies and practices don't rravel lightly when they travel at all beyond those communities. Our strong negative reaction to having non-Native use of these practices reflects not only our committee's mandate and experiences, but, more importantly, those of many Indian tribes and nations. We certainly appreciate the sensitivity and care that Friends involved in the sweat lodge ceremony have sought in implementing it. But our hesitation remains and we do feel that it concurs with the weight of general sentiment from Native peoples, including those from other areas of this country as well as indigenous peoples from the rest of the world, on this issue.

Related issues

But mere negation by the prevention of a ceremony is an inadequate response in the dialogue here. It is obvious that this discussion reveals broader issues for this spiritual community.

Among those issues we would note the following:

The need to deepen the understanding of the historic Friends relationship to Native American communities and its applications to the present;

The need to strengthen the range and quality of communications with Native peoples;

The need to reconsider the role of the sacred in cultures other than our own;

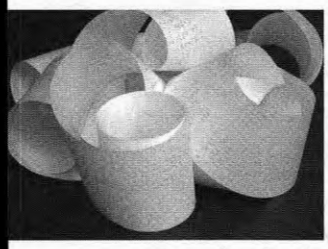
The need to communicate and work more effectively with Quaker youth to understand their spiritual needs;

The need to explore ways, ceremonial and otherwise, including drawing from our own historic precedents and traditions, which can enhance our own spiritual practices.

We are grateful for this extended discussion that focused on the Quaker sweat lodge ceremony at the FGC Gatherings. It has become something larger. We hope that the dialogue can be continued in some structured way with the various stakeholders including Native Americans and Quaker youth participating. We would be happy to assist in such a process. ❑

Our Money & Our Lives

by Carolyn Hilles



Money is a hard thing for Quakers to talk about.

That's my experience, at least—whether it be in conversations with individual Friends, or in corporate discernment. Ask us about sexual orientation, or about our spiritual journey, or about our politics. Most Friends I know are willing to navigate these conversationally tricky waters, sparing few details.

But talk of money brings up issues of privilege and self-restraint within ourselves, our meetings, and our Religious Society that seem to challenge us in a more direct and personal way. We may be more at ease talking about how we earn and invest our money than about our spending and giving, but I think we have more guilt and confusion than we admit about our own finances. We probably have more interior conversations about money than actual ones.

Are my finances in right relationship with my Quaker principles? Why isn't it easier for me to figure out how to manage my money? Could I, should I, make different choices in my spending that would allow me to give more to alleviate suffering in the world, or to support my meeting financially? If I have enough resources to be comfortable, should I feel guilty about spending on some of the pleasures my life condition allows me to enjoy? Am I living too well? Can I speak without self-consciousness about my trip to Italy in the presence of a Friend who cannot afford to travel?

If I don't have as much financial security as some in my meeting seem to have, am I resentful? Am I ashamed? Do I feel I should be asked to give nothing to support my meeting, since others have so much more?

Do I believe that thinking too much about money is somehow not spiritual? Do I feel judgmental about what others in my meeting consider the simple life?

At a table of Friends gathered for dinner to prepare for a State of Society report for my meeting recently, the topic came up of high-end stoves such as those made by Aga and Viking. "It's not Quakerly to spend that kind of money on a stove," one person said. "Yes it is," another replied. "They're expensive but well-made, and last a lifetime or more." The conversation stopped there, as so many relating to money do in Friends' gatherings. The heritage I was handed from my own generations of Quaker forbears would have sided with the "plain-but-well-made" party; you bought the most simple, functional, and well-made you could afford, and if you were well-fixed, that could be a pricey if aesthetically simple stove. But my point is, there isn't even a shared understanding about the values underlying a decision as basic as the selection of one stove over another. Given this difficulty, how do we find the common ground to cover the elemental differences of view between Quakers who choose lucrative business and professional lives and those who try to live beneath the IRS radar?

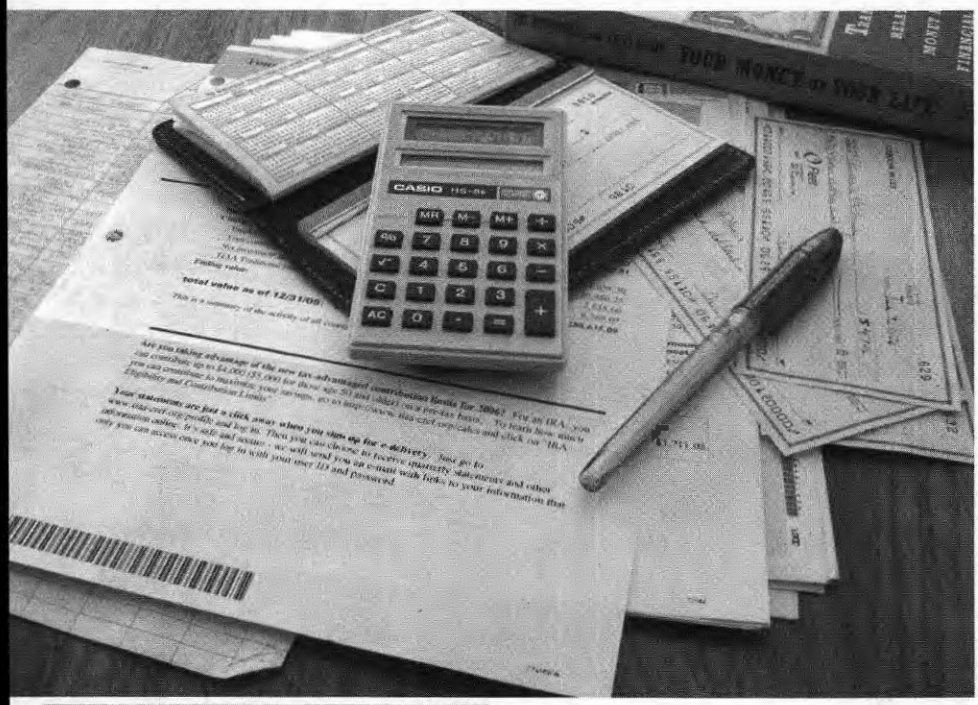
In corporare discernment, financial discussions have a way of bringing up a great divide, between those who dare to take the leap of faith to trust that money will follow if the action is right, and those practical Friends who always need to know how a proposal will be financed. Everybody feels bad in these exchanges. Quakers who believe they are considering the lilies as Jesus asked them to do feel undercut, and those members hewing to what they believe is the prudent fiscal path of their Quaker forbears feel judged as being less spiritual. I've seen this kind of tension everywhere from my own meeting business sessions to the final dramatic minutes of the 2004 Friends World Committee for Consultation Triennial in New Zealand, when the body went forward with a decision to continue deficit spending rather than cut expenses, despite the passionate objections of some delegates who felt this action was a betrayal of Quaker principles.

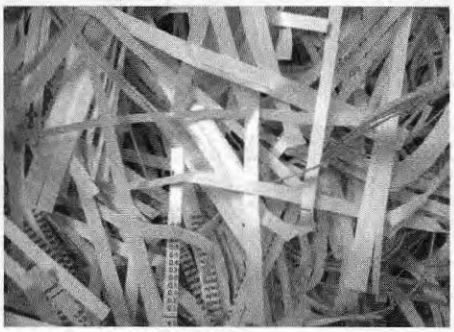
Contemporary Friends may well wonder how distinctive we are now from the larger society in which we live. This is a valid question about liberal Quakers in general, but I believe particularly in the way many of us view our personal financial lives. Certainly many Friends feel overwhelmed by consumer debt, or are confused about when or how to say no to their children's materialistic desires. As a religious group we are notably cheap in our faith giving.

It is also undeniable that earlier generations of Friends had a more unified, conservative philosophy about money. Frugality was once a well-known distinctive for our members. Thomas Clarkson's examination of the Religious Society of Friends 200 years ago explains part of the

Carolyn Hilles is a member of Beacon Hill Meeting in Boston, Mass.

financial success of its members by listing the areas of spending that were off-limits to them (gaming, drinking, expensive libraries, costly paintings, splendid dress and hair, elegant furniture, packs of hounds, theater, balls, music, etc.). This is not to say that we would want to step back to the expectation that we live this austerely, or that we disown members who declare bankruptcy, or send a team of elders to a Friend's failing business to supervise the bookkeeping and schednle the repayment of debts. Nevertheless, I believe many Friends hunger for more guidance about what it means to live as a Qnaker, including the practical management of their finances within a philosophical framework that is consistent with their faith and practice.





I don't have a simple solution, and it would be disingenuous to propose one. In my personal experience, though, I've seen that Friends respond well when given the opportunity to practice aligning their spending with their values. I have also seen that when even a portion of a religious community works on personal finances in a spiritually grounded way, its voices begin to provide a new depth in corporate discernment about money.

To appeal to Quakers, an approach to personal finance (and there is a publishing boom in this subject right now) needs to offer guidance in examining spending, savings, and investing in a way that is in keeping with our testimonies on Simplicity and Integrity. An approach that has helped many Friends get to a place of deeper spiritual and practical discernment about their finances is the one based on *Your Money or Your Life: Transforming Your Relationship with Money and Achieving Financial Independence,* the 1992 best-seller by Joe Dominguez and Vickie Robin that has become one of the required reading texts in the voluntary simplicity movement.

Penny Yunuba, a member of Beacon Hill Meeting in Boston who is cited as an example in this book, began hosting study groups and giving workshops on personal finance shortly after its publication. Many Friends signed up for these opportunities in the Boston area, and also at her popular offerings at Woolman Hill, Pendle Hill, and later the Friends General Conference Gathering, to name a few. I joined her in this work nine years ago and was a part of the oversight committee created by the meeting to uphold what it recognized as a ministry.

What I have found most impressive in this work is that Friends welcome the discipline of holding their finances in the same Light as they do the rest of their activity. Relief is the only way to describe the reaction of many of our workshop participants as they find clarity about this murky and often painful topic. Being able to share financial experiences and strategies with others has also been powerful for them. In Boston, Penny Yunuba has established a community of people who have been through the program. More than one Quaker says of this community that it provides the same kind support for living financially counterculturally as the meeting does in many other areas of life.

In the *Your Money or Your Life* program, participants face their spending, earning, and savings realities directly. They are asked to collect historical data about their lifetime earnings to date, to do an inventory of their material possessions with encouragement to declutter, and to calcnlate what they really earn after job-related expenses and hours are taken into account (including hours in therapy talking about job stress and those spent decompressing and complaining with spouses and friends).

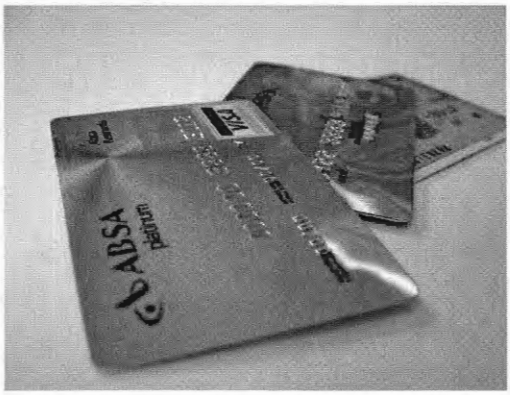
Money is not seen as distinct from life, because the precious, limited hours of our life go into earning it—what the authors call life energy. Another assumption is that the value of our lives is not primarily defined by our getting and spending, but by purpose. Why are we here? What is our money for? If I weren't working, how would my life contribution be different?

Participants go on to track their spending in detail and begin to calculate how their savings rate will build towards eventual financial independence, with the expectation that this release from the need to work for money will be used to carry out with less hindrance our life's purpose on Earth. Though not Friends themselves, the authors of *Your Money or Your Life* echo a financial philosophy from an earlier period of Quaker history, when there was an expectation that yon would live well beneath your means and retire, or develop what was called a competency—work that wonld allow income and time to pursue your ministry. John Woolman's self-limited tailoring business is a familiar example of this practice.

Another attraction to YMOYL (its shorthand name) is that it promotes simplicity without austerity. It recognizes that

Lynda Banzi

life needs to include some comforts and even luxuries. We live in a culture that makes this belief easy to hold, probably too easy. What our larger culture does not do is help us distinguish between spending that brings joy and purpose, and



spending that we end up resenting or regretting. And it certainly does not encourage us to discern about the question that is at the heart of the program: what is enough? The people I have known over the past decade who have used the YMOYL approach, Friends and non-Friends alike, have found the fulfillment curve, the tool used to answer this question, one of the most valuable pieces of wisdom in the book.

The investing step of the program is ofren not used in these workshops, since its recommended investment strategy is confined to federal treasuries, which is too limited a choice for most people's taste (though interestingly, at least one Quaker historian has written about the bond-based retirement funding of the early Pennsylvania Valley Quakers.)

There is, however, no shortage of excellent advice on how to invest savings diversely and wisely. What is harder to find, and what this program or similar ones can provide, is a strategy for analyzing spending in light of our nltimate values. Saving for more than ever-more-consumption gives a different focus and purpose to saving—to learn what our money (and our life) is really for.

A central step of the program is a set of queries, which is probably another reason Quakers often feel at home in the program. Every month you ask three questions about each category of your spending, or, in some cases, about individual purchases: Did I receive fulfillment, satisfaction, and value in proportion to life energy spent? Is this expenditure of life energy in alignment with my values and life purpose? How might this expenditure change if I didn't have to work for a living?

After nearly a decade of working with both Friends and non-Friends in the capacity as workshop or study group leader, I have yet to see a consistent difference between Friends' financial attitudes and the attitudes of others, when compared with peers of their generational or social background. As a group, Friends seem about as confused about how to set fiscal priorities, how to resist overspending, how to manage debt, or how to decide how much money to give away as anyone else in similar financial circumstances, and probably as many Quakers drop the practice, and for the same reasons when they do. Friends do have the experience of taking discernment seriously, however, and that can sustain them when others weary of tracking and querying.

When you have your financial life in order, many wonderful things can follow. Seeing discernment about how we get and spend our money as part of our spiritual journey leads to a more completely integrated path. Living within one's means is nearly as radical in our consumerist 21st-century culture as refusing to take up arms was in an earlier one. I've seen people retire debt, choose work that is closer to their life's purpose, plan for retirement without stress, get their work and leisure more in balance, leave working for money on their own schedule, and figure out that they have more resources—time and money—to give away. In my own life, I have found relief from the cloudy uncertainty that comes from not looking at finances in a direct and clear-eyed way. I've learned that sometimes I need to spend more money, not less, in order to live in alignment with what I deeply value—a place of growth for a natural saver like me. Especially with the help of a women's finance support group, I've begun to lose my fear of major fiscal decision-making. I still have trouble figuring out how much to pledge to my monthly meeting or to other Friends' groups whose work is important to me.

I'm not proposing that every meeting take up *Your Money or Your Life*. No one approach is perfect, and in fact Penny and I have found resources from other churches valuable for our work, from the Mennonites to the Church of the Savior's Ministry of Money program. Friends wouldn't react well to having one imposed on them, even if that were possible. I am, though, willing to say, based on my experience, that we would be strengthened as individuals and as a Religious Society if we offered more corporate help to our membership in thinking about our financial lives.

When I look in my grandfather's copy of *Rules of Discipline and Advices*, I find not only guidance about right livelihood, but directives to keep clear accounts and inspect them frequently so as to "live within the bounds of your circumstances"; to write a will and leave financial matters in good order; and to seek advice from "judicious Friends" if you find you can't pay your debts. My own *Faith and Practice*, written less than a century later, also gives ethical guidance about occupational choice, but has little else to say on money or finance beyond a job description for finance committees and generalities about stewardship and moderation. It's hard to know where to begin when looking ahead. This year the development committee of our yearly meeting is working on money and spirit queries and quotations to propose for the upcoming revision of *Faith and Practice*. We know that some Friends would find such contributions challenging ("uncomfortable"), but see it as our responsibility to offer suggestions that support responsible behavior in our homes, and to encourage the support of Quaker organizations and efforts.

There will never be a return to the days when anyone could assume to know someone's fiscal philosophy based simply on the fact that he or she is a Quaker. But I think any meeting that finds ways to work on personal finance in its community will find that modern Friends are more eager and willing to examine their fiscal lives through a spirit-centered and yet practical discipline than you might guess by seeing their checkbook records or their credit card bills.

Most of us go to the mall. But most of us are also seeking a way to align even our shopping with the principles of our faith. Quakers before us have struggled with the same question. Even if their solution isn't ours, we will be the richer for the search.❑

RECONSIDERING Financial Security

by Joanna Hoyt

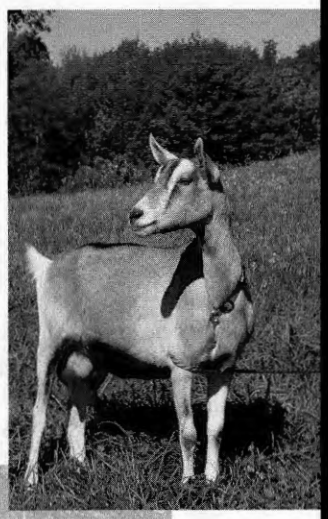
Friends speak of living in faithfulness to God, of letting our outward lives be wholly patterned by obedience to the indwelling Spirit. For a time this led early Quakers to live in ways that broke through the assumptions of the wider culture. They spoke of "colonies of Heaven," groups of people who had stopped living by the standards of the society around them and begun to live in the come and coming Kingdom.

Friends still carry a great concern for justice, mercy, and a Spirit-led life, but too often we share in the wider culture's assumptions about what is necessary and possible, especially in economic matters. We allow ourselves to live in alienation from or opposition to the Life within us because we do not believe that it is possible to do otherwise. We do not even see the choices we are making; we accept them as givens in the world. We pray or march or work for peace, and we pay taxes that support war. We speak of reliance on the Spirit, and we pursue financial security. We try to reach out to our neighbors in their need, and we continue to support an economy that relies on debt for its growth and on poverty to provide workers for the jobs nobody wants to do. Guilt about these things is stifling rather than transforming. The knowledge that there are real choices to be made can be both challenging and freeing. I have come to this knowledge experientially.

I grew up in a family that could afford to buy whatever was necessary and to buy some things just for pleasure. My mother made it possible for me to learn at home instead of going to school. This was good for me in many ways. One unintended gift was the early realization that what other children (and their parents) took as an unalterable fact of life was really a choice. In my teens I decided that I should study economics and get the big picture before I had money of my own to manage. I read through a hefty economics textbook and a large number of other books considering the effect of the global economy on humans and the Earth. I learned something about the conditions under which people grew the food I ate and made the clothes I wore, and decided to seek alternatives.

As I searched, I found myself increasingly uncomfortable in the Protestant church I was then attending. People there were put off by my questions, and urged me to concentrate more on normal activities such as shopping and dating. In the course of our studies my family read John Woolman's *Journal* and essays, and we were all impressed by the courage, faithfulness, and gentleness with which he spoke and lived his truth. I kept returning to his outcry in *A Plea for the Poor*, "Oh, that we who declare against wars and acknowledge our trust to be in God only, may walk in the Light and therein examine our foundation and motives in holding great estates! May we look upon our treasures and the furniture of our houses and the garments in which we array ourselves and try whether the seeds of war have any nourishment in these our possessions." We decided that we had to meet some Quakers, if they were still around.

We found Portland (Maine) Meeting and knew ourselves at home. For my first few meetings I enjoyed a deep sense of peace. Then I began to be uncomfortable in a new way. Instead of objecting to what the people around me said and feeling trapped, I was made painfully aware of the things in my life that prevented me from following the Spirit, such as self-aggrandizement and the wish to avoid difficult truth. Friends in the meeting supported me by their listening, presence, and example as I tried to face these difficulties. And I found more queries. In "Becoming a Friend to the Creation" I came on the unattributed query, "Do I, in all my proceedings, keep to that use of things which is in accordance with universal righteousness?" I knew that my answer was still No, and that was uncomfortable; but it was freeing to realize that such a question could be asked. I decided it was time to start working my way into what I felt led to do.



After our first visit, the amount and complexity of the work and the lack of an obvious security system seemed daunting, but in the silence I felt called to be here.

I was used to doing volunteer work with my family and gardening organically, so I decided that I'd start volunteering on organic farms and see where that led. I went to the regional headquarters of the Heifer Project, a hunger relief organization, and worked on their demonstration farm. I met other volunteers and heard

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Photos courtesy of St. Francis Farm

several variations on "I love this work, it seems right to me, this is what I really find worth doing—but I have to get a paying job soon, because I have student loans to pay off. Maybe afterward I can come back and do something like this." I wondered about that. I had talked with others who exchanged satisfying low-paid work for less satisfying jobs with better benefits, and who felt unable to go back to living with less.

I had already decided that college was a choice, not a requirement. I looked again at the assumptions involved in choosing a career. I knew many people who had interesting jobs but had no time to walk in the woods, to read books outside their area of specialization, or to know their neighbors. And I knew more who desperately tried to juggle the different things that mattered to them and always felt that they were falling behind. I realized that I was called to a life that integrated work, worship, outreach, and fellowship instead of keeping them in separate compartments and trying to find time for all of them. My mother and brother were working on similar questions and ready to explore alternatives. When we talked to other people about the call we heard, we were often told, "That's nice, that's lovely; but you can't do that in the real world." We didn't know whether we could or not. We decided to start trying.

For a while the search was confusing and discouraging, and I was not sure that there was a way forward. I wondered if I had been hopelessly unrealistic. I kept returning ro the story of the Israelites following Moses out of Egypt—leaving their slavery, leaving their leeks and onions, leaving the life and the world they knew, and following the God Who Is into an unknown land. They were glad to be free—but afraid of hunger, and they were angry with Moses and with God. Food and water were given each day as needed—but they wanted to have the food to which they were accustomed, to see ahead, to have enough food stored up for the next days and weeks, and to be in control. Still, after all their grumbling and rebelling and doubting, they were finally led into the land to which they had been called. I thought, too, of the journey of Friends in this country who felt called to leave slaveholding, which must have meant a total departure from the life they knew and the security they assumed they had.

Friends in our meeting supported our search, and we kept writing letters and asking questions. Finally we found St. Francis Farm, a small community of prayer, service, and simple living in the Catholic Worker tradition. After our firsr visit, the amount and complexity of the work and the lack of an obvious security system seemed daunting, but in the silence I felt called to be here. We spent a summer living into this place and discerning the call, and in the fall of 2001 we loaded the car with what we needed and wanted from home and came back to stay.

We are trying to model a Spirit-based alternative to consumer culture. We do as much of our own work as we can—growing food organically to eat and share, cutting firewood to heat the building, etc. We don't have salaries. We live by gifts given and received. People give us the money we need to keep the place open and the tools we need for our work; they also give us children's clothes, art materials, bicycles, and other things to pass on to our neighbors. The support that comes to us allows us to be present here, to listen to the people who come to us, and to provide practical help when we can. We mentor troubled children, take in injured migrant workers, do errands and yard work for elders, build wheelchair ramps and repair homes, and otherwise try to pass on the gift that has been given to us.

This life has made me more aware of the price others pay for our comfort. It is one thing to read about the long working hours and unsafe conditions to which migrant workers are subjected; it is another to have men come with hernias, missing fingers, lungs full of dust, tired and afraid and homesick. It is one thing to object in general to consumer culture and the influence of advertising; it is another to work with families who can't afford decent food and shelter, and who are convinced that they will be stupid, unattractive, and worthless if they can't buy the gadgets that are being sold on TV. It is one thing to think

abstractly about the ethics of interest and the debt-based economy, and another to listen to people who are hopelessly indebted and see no way out.

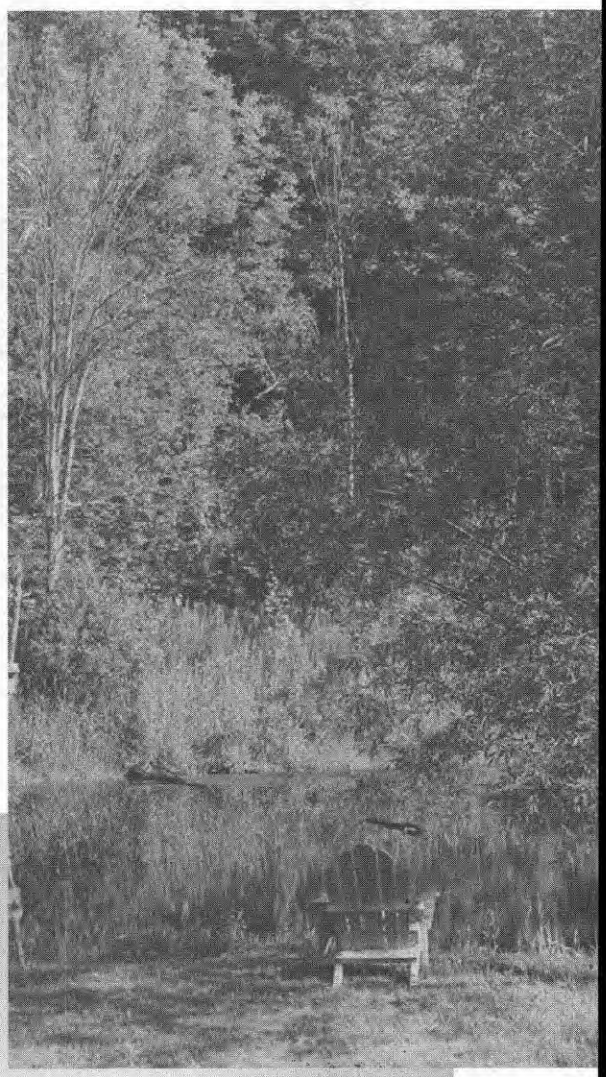
Our lives are still full of contradictions. When migrant workers are hurt at commercial farms nearby they come here to heal. We buy groceries to help feed them and wonder who was hurt in the growing of that food. We try to teach people about peace, and we buy gasoline. We talk of relying on God, and we buy insurance. We try to live outside the boxes, and we have organized as a nonprofit corporation (I couldn't see another viable choice—but was there one?); and every year we have to explain ourselves inside the very confining boxes provided by the IRS.

I am also aware of the grace and abundance that surround us, even when our first impression is one of scarcity. We started taking vegetables to the people in the subsidized housing complex in town. Neither we nor the social-service agencies in the area knew how to meet the overwhelming needs there. We decided that at least we could bring them tomatoes and cucumbers and stop to listen. We are beginning to see the strength and community alongside the poverty and violence, and to help some of the tenants there to affirm and build on these strengths.

Miguel stayed with us for three months, recuperating from a hernia and looking for work. He was the first migrant worker to come to us, and we were apprehensive at first; but his presence was a gift. He had enough English to communicate with us, and he taught us enough Spanish so that we could communicate with the next non-Anglophone who came. He worked with us as much as we would let him while he was healing, and he taught my brother a lot about carpentry and construction. His singing and his encouraging words kept our spirits up when we were tired and discouraged. He also found something he needed here. He said before leaving that he had decided to go home to Puerto Rico and stay there with his family if he could; he would buy goats and plant a garden, so they could be fed even when he was out of work, and they could learn to live with fewer things so that he could have time to teach and play with his children.

We are still trying to live into faithfulness ourselves, and we seek to encourage our neighbors and guests on their own journeys. We also hope that the Religious Society of Friends may reconsider the promises of financial security, as it has already considered the promises of military security. The pursuit of both kinds of security often involves sacrificing conscience, freedom, and other things that we hold dear. And making these sacrifices doesn't really ensure economic security, any more than the preparation for war ensures physical safety. Jobs disappear and investments lose their value as a result of fluctuations in global financial markets. As our environment is degraded and as oil grows scarcer, it may be harder to get access to the basic goods we need, whether or not we have money to buy them.

I have heard "trust in God" used to justify carelessness, impulsivity, and self-indulgence. I know the importance of tempering our impulses with sound judgment. I also know that nothing we do can keep us safe as we usually understand safety. I believe that, as finite beings, we are wholly insecure. Our lives are profoundly affected by forces beyond our control, and eventually we die. I also believe—amid many doubts and fears and reservations—that the Light, the Spirit, is and endures, and we can immerse ourselves in it, and so enter into Life. I am journeying now with another query (from Martha Manglesdorf, quoted in Catherine Whitmire's book *Plain Living*): What would I do if I were not afraid? ❑



DREAMWALKER

You beckon me into uncertainty, oh God.
That is your embrace.
But I race to a well-lit space
where my books are lined up neatly on the shelves,
where my bed has been meticulously made,

where I can be alone to construe a certain certainty of fate,
where my fingers can trace the face of fantasies that would, will, never leave me,
where I can gaze into the eyes of ivory idols,
safe in the arms of my fabricated heartaches
while you, oh God, pace in my shadow and wait for me to sleep.

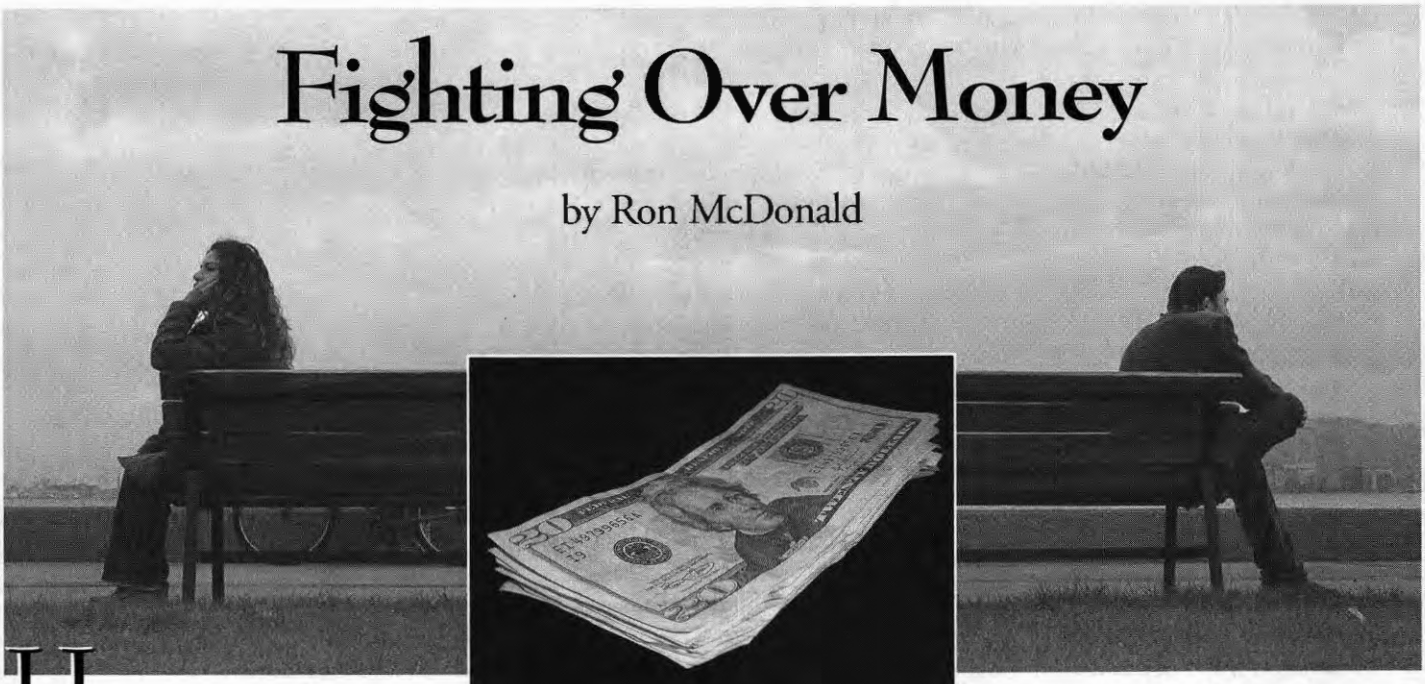
—Becky Banasiak Code

Becky Banasiak Code attends Athens (Ohio) Meeting.

Enver Ucarer

Fighting Over Money

by Ron McDonald



Have you noticed that most fights involve triangles—two people or groups and a sticky issue? The sticky issue is often money. Couples, even countries, fight over you, me, and money.

I tell people that triangulation is strangulation. Between two individuals, interactions are simple: you to me, and me to you. Just two things are happening. But add a third party to the transaction—in this case, an "it"—and there are ten things happening at once—five times as much as with two parties. It's like jumping onto a fast-moving merry-go-round. Instantly, everything becomes a blur.

Money is a trap that we can't live without. Despite protests against matetialism and wealth, it is impossible in today's world to ignore money. Even if you decide to live in a cave in the backwoods, you have to buy or rent the property or know someone with means who is willing to be your benefactor. Ethical living requires dealing with money. Bartering for what we need is scarcely a real option any more.

What money does to our transactions is twofold. First, it makes exchange easier. Things are given monetary value that is objective, negotiable, and easy to understand. Many fights over money are attempts to restore money as a measurement of value. (For instance, compulsive spenders lose sight of this and will bny a $1,000 item as if it's not any more valuable than a $100 item.) And second, money as income occasions the flow of money that makes modern social life possible. Economist David Ciscel [see his article on p. 23 —eds.] says that the love of money is the love of money as income. We fight over the desire for more income.

Ron McDonald, a member of Memphis (Tenn.) Meeting, is a pastoral counselor and the author of a new book, The Spirituality of Community Life: When We Come 'Round Right.

When we don't manage money well we elevate secondary concerns above what needs to be primary.

How is it possible to reap the benefits of money without fighting over it? Or, put differently: How can we live in a society where money is the primary measurement of security without feeling insecure about how much money or income we have? And more directly to the point of our daily lives: How can a couple stop fighting over money?

Money is central to our hopes for harmony because it appears, on the surface, to be a means for minimizing conflict. We try to get more money so that peace can prevail. We often think that we can throw money at a conflict, and it will go away. Experience tells us something different, though: money is surrounded by avarice, greed, jealously, and gluttony. Money and wealth can create new conflicts, sometimes even escalating the old ones rather than solving them.

It's also tempting sometimes to claim that we'd be better off without money. If we view money as the source of a conflict, then rising above money should resolve the conflict. Thus, we often are fooled into thinking that peace depends on not needing money.

Both of these approaches assume that peace depends on not needing more money. Either you don't need it because you have enough of it already, or you learn to transcend money and live with very little of it (we sometimes label this simplicity). From this it appears that only the wealthy or those who take a vow of poverty can be peaceful. The rest of us, those who live between wealth and poverty, fight.

But of course this is not true. In fact, there are just as many feuds among the wealthy and among religious communities that believe in transcending the material world as there are for everyone else. The wealthiest and simplest can be just as dissatisfied as those of average means. Furthermore, if you want to cause a major marital fight, just give a couple a whole lot of money—or take away just enough money to force the pair to simplify their lives. Money and the lack of money are both great sources of fighting. Peace, it

appears, is not created by making people wealthy or cutting incomes. Peace depends on something else.

What, really, is money? If it were just a medium of exchange, then it would be neutral in our quest for peace. But money is much more than that. It is symbolic of something beyond production, market value, and net worth. Money is really about feeling nurtured, valued, secure, and free. This is the first clue towards understanding the relationship between money and peace.

Philosopher Jacob Needleman, author of *Money and Meaning*, sheds light on what money is about. He suggests that there are two sets of concerns in our lives. One is secondary, the other is primary. Secondary concerns are about our basic needs: food, clothing, shelter, retirement, and the like—the external life. Money is involved in almost all secondary concerns. Primary concerns are about love and meaning—the interior life. Money is a great liberating factor in enabling us to focus on our primary concerns. In other words, when we manage money well we become free to focus on what really matters—on that which makes humans different from other animals. In contrast, when we don't manage money well we elevate secondary concerns above what really matters, which creates the conflict we strive to transcend.

Peace, I believe, is more than the absence of conflict. Peace must go beyond the conflicts that destroy, while paradoxically embracing another kind of conflict—the craving for transcendence, for what is truly excellent and sublime.

For example, Phillip Haley, author of *Lest Innocent Blood Be Shed*, was researching Nazi cruelty, trying to understand how otherwise good people could engage in torturous medical experiments on Jewish children. He discovered an article about Le Chambon, a town in France that became a haven of nonviolent protection from Nazi deportation of Jews. Reading about this oasis of morality in those dark times, he felt a strange sensation on his cheek. He found himself wiping away a tear. He immediately chastised himself for losing his sense of objectivity and went home disgusted with himself. But later he felt that tear again and returned that night to his office to reread about Le Chambon's courage. It was then that he realized that just as some people numbed themselves from disgust in order to continue their objective but horrible experiments, he was seeking to numb himself from excellence and the sublime. He wrote that sometimes excellence is like a spear into our hearts; or, as I would say it: sometimes the light of transcendence breaks into our darkened souls. Haley moved beyond focusing on the conflict of Nazi cruelty to sensing with awe the conflict inherent in the encounter.

Once a woman who struggled with despair and its companion, cynicism, said that she so missed some wonderful bread she used to enjoy in Europe that she would cry over it. She moaned, "Why do I have to remember such things? They only hurt me." Her companion asked her, "Would you rather stay cynical and despairing?" She replied with tears, "No, it's just that something that good comes along so rarely that I ache for more of it." That ache is the conflict inherent in peace. A cynic might reply, "If you make enough money you can fly back to Europe for some of that bread." But a more insightful comment on that craving is that we all might be missing the in-breaking of transcendence in our daily lives, in the midst of all of the mediocrity surrounding us.

Dorothee Soelle, author of *The Silent Cry: Mysticism and Resistance,* suggests that we erroneously think that the only true mystics are those who experience great mystical experiences. Instead, she says that we fail to recognize the many, many mystical moments in our daily lives that, strung together and named for what they are, can define us in new and transforming ways. I experienced this as I walked to work recently. On the way I saw four or five sassafras trees manicured in a way I had never seen before. They were beautiful. I stopped with mouth agape to look at them. Wow! It was, I believe, a mystical moment. Then, only a few blocks later, I suddenly became aware of how relaxed I had become. It felt great. Another mystical moment—two of them just a few blocks apart! By resisting my habit of driving to work, I had stepped out of my mediocre world, out of the mainstream, and had been blessed by the in-breaking of light.

This is exactly what I understand to be the meaning of Christmas. In the middle of the darkest and coldest time of the year (in the Northern Hemisphere) God offered Light for the world. Of course, Jesus was probably not born in December, but that doesn't diminish the importance of the myth. Transcendence happens even during times of darkness.

The money trap is not really about exchange or about goods. It is a trap of darkness. It is the trap of elevating secondary concerns above what needs to be primary. We cannot—we should not—ignore or neglect secondary concerns; that's the best way to elevate them into first place. What we have to do is treat secondary concerns with great respect and self-discipline, and in the middle of those mundane matters, resist the urge to ignore the in-breaking of transcendence. We must look for, name, and enjoy the mystical moments that are right there, freely given.

Back to the leading question: How can we stop fighting over money? The answer is paradoxical: Treat money with more importance and it will be less important.

It's the same way with food and fat: eat more deliberately (slowly) and you'll eat less, enjoy it more to not get fat.

In the mid-1990s I had extra money for the first time in my life, and I invested in the stock market. Like other investment "geniuses," I bought into a couple of mutual funds and watched my money grow rapidly. Fascinated at my growing wealth, I began to spend a lot of energy tracking earnings and predicting when I might become a millionaire. I found myself feeling like a miser. I didn't want to spend anything; I just wanted to amass wealth. One day, fortunately, I got sick of it—or, rather, I realized that I was sick with it. I kept saving a reasonable amount of money, but I stopped watching the pot. (Just in time, too, for when the market crashed in 2001 I was no longer drooling over becoming a millionaire investor and didn't jump off a building.) It took me a few years to distance myself from money management addiction, but when I did, I

Continued on page 48

QUAKER MONEY, OLD MONEY, & White Privilege

by Elizabeth Cazden

"As a birthright Friend, she really knew her antiques." This comment opened a testimony to the life of a beloved 104-year-old Friend. I wondered, "What does antique furniture have to do with Quakerism?"

What the speaker alluded to is that although the Religious Society of Friends includes people of diverse backgrounds, a large number of Quakers in North America come from "old money" families. Those of us who do often take for granted inherited money and its benefits: nice homes (and second homes), private college and often secondary school, travel abroad, comfortable retirement communities.

Like other "old money" folks, Friends tend to frown (usually silently) on signs of newly gotten wealth or ostentatious display. In the old phrase, Quaker clothing, furniture, and living should be "of the best sort, but plain." In earlier generations, fine silk was "plain" if it was the right color of gray; homespun dyed with local brown or green dyes was not. Today, well-

worn wool tweeds are suitably Quaker; pastel polyesters are not, at least among liberal unprogrammed Friends. (It's different in the Midwest, where basketball and golf are more common than National Public Radio.) Well-used wool Oriental rugs are acceptable; synthetics from the local Wal-Mart are not. Finely crafted furniture, especially handed down within the family, is good (unless too ornate); mass-produced from the local big-box store is not.

I have seen Friends judge new attenders for their cars (foreign and, recently, hybrids, good; American, SUVs, or pickups, bad), clothing (suits and ties odd, but may be OK if dark-colored; nylons and high heels, questionable; blue jeans and T-shirts with left-wing slogans, one of us). With these criteria, newcomers from other old-money families "fit in," while others can feel uncomfortable or out of place.

Education is both a marker of family wealth and, frequently, a way to pass it on to the next generation. Since at least 1930, unprogrammed meetings in most parts of North America have had an astonishing percentage of men and women with doctorates and professional degrees, even when less than half of the population finished high school. I commonly overhear after-meeting conversations about which elite and/or Quaker colleges our children attend. (By contrast, most of my children's public school classmates applied only to in-state public colleges.) Our books, magazines, and newsletters assume a high level of literacy.

We recognize that some Friends may not be able to afford all of this, and so subsidize "deserving" Quaker participation in colleges, retirement communities, Pendle Hill conferences, FGC Gatherings, and even yearly meeting. Many "poor" Friends are highly educated individuals who have chosen to live below taxable income or to work at low-paying social service jobs. They have a choice, in other words, unlike our neighbors who are stuck in minimum-wage jobs or dependent on Social Security.

The Quaker tradition of offering and depending on gracious home hospitality for traveling Friends also assumes a certain level of affluence. Old journals, trying not to complain, describe spartan living in frontier areas. But the norm is a well-furnished home with at least one guest bedroom, a large dining room with a well-filled table, and husband and wife both free to entertain company thanks, until recently, to the unnamed cadre of servants behind the scenes. An early FGC Gathering photograph shows well-dressed (white) Friends outside their rustic tents and, lined up in the background, their (black) servants.

That picture identifies another often-silent question: how did Friends come to do so well? The standard story is a variant on the Puritan one: Quakers became wealthy by working diligently; extending their experimental approach to religion to invent new industrial technologies; trading honestly (thereby attracting customers); making productive use of

Elizabeth Cazden, a member of Concord (N.H.) Meeting, is a writer, Quaker historian, and former lawyer. She is currently researching Quaker slave-owning in Rhode Island.

transatlantic kinship networks; and living frugally, without money-drains like drinking or gambling, thereby freeing up money for savings, investment, and philanthropic giving to Quaker-run institutions.

All of that may be true, but is at best partial. The unspoken "rest of the story" has two pieces: land and slaves.

Both show up clearly in my family, among the first Rhode Island Quakers. Richard Borden, son of a Kent wool merchant, arrived in Portsmouth, Rhode Island, from Boston in 1636, with the banished Anne Hutchinson and William and Mary Dyer. Over the next 35 years he developed land in Rhode Island and New Jersey, land that was acquired (with or without compensation) from indigenous peoples. When he died in 1671, his estate included "30 swine, 11 pigs, negro man and woman, £50; 3 negro children, £25; turkeys, geese, [and] fowls." I do not know what work the slaves did. Having unpaid laborers to plow the fields, mend the roof, and do the laundry undoubtedly helped him supervise his distant land holdings and attend to Quaker business.

It will serve us to acknowledge how much of what we consider "normal" among Friends is, in fact, the privilege of a few.

I can trace the family wealth fairly directly from Richard Borden through his non-Quaker descendants' land investments in Indiana and Chicago. The family money that enabled me and my children to attend college without student loans, to buy a house, and to give up my law practice to pursue my love of history and writing, however, has its roots in land taken from Native peoples and in slave labor. I suspect I am far from unique among Friends, and that many of us, if we choose to look, have similar stories of how the wealth really built up.

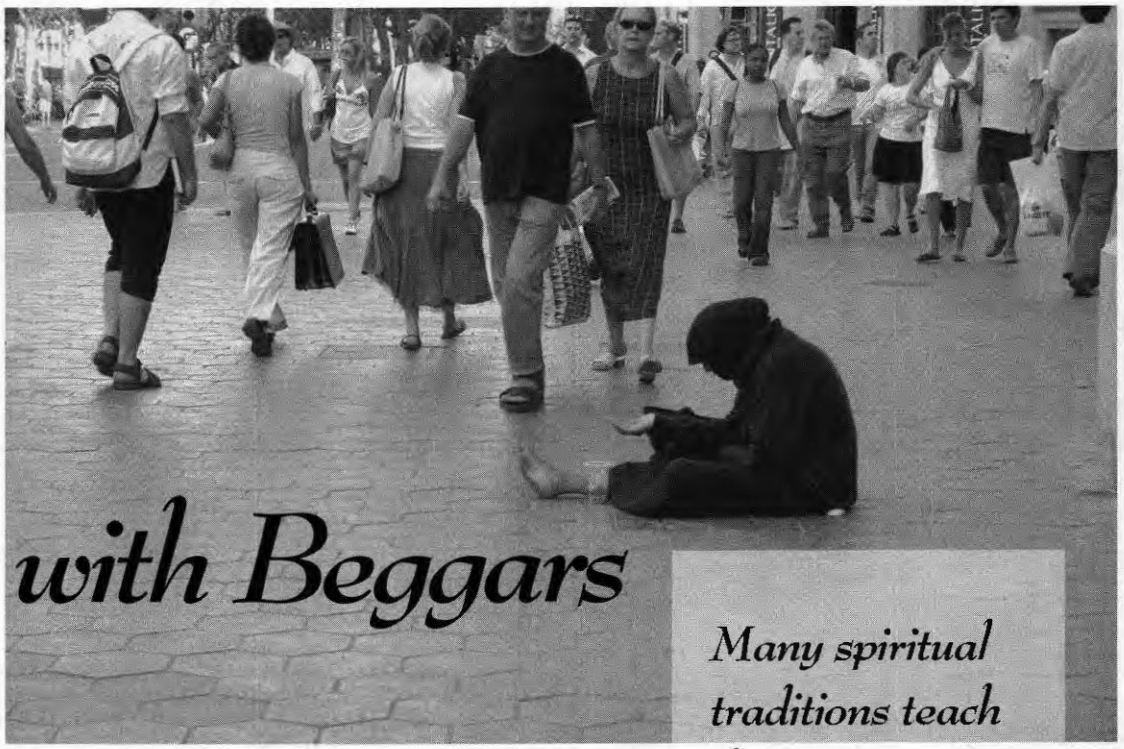
Is it important to look? My father, son of left-wing Jewish immigrants, believed that wealth is always ill-gotten gain, squeezed out of the blood and sweat of poorly paid and exploited workers, usually with a dose of corruption, theft, and links to powerful governmental officials. What I see instead is how difficult it can be to separate oneself from the economic structures in which one lives, even in the face of obvious moral compromises. For example, we know the petroleum economy endangers the people of Nigeria, irreparably harms the planet on which we rely for survival, and transfers money from poor working people to shareholders of enormous corporations. Yet most of us continue to use oil and gas to run our cars, heat our homes, and power our computers.

What will not serve us is refusing to acknowledge how much of what we consider "normal" among Friends is, in fact, the privilege of a few. Randall Robinson's powerful book *The Debt*, among others, sets out the contrast between this normative Quaker world and that of most African American workers. The racial wealth gap is more pronounced than the income gap. African American students are far less likely to be able to get help from grandparents or parents to attend college. African American workers are less likely to receive pensions or even Social Security, due to coverage restrictions for jobs predominantly occupied by nonwhites. They are less likely to own a home, due to less chance to accumulate down payments, less help from relatives, and discriminatory lending practices. Retirement communities with six-figure down payments may as well be on another planet.

If Friends would like to racially integrate our lives, we need to acknowledge the realities of wealth and white privilege. We need to examine, for example, whether scholarships earmarked for Quakers function to keep benefits within the families of those already privileged. Those of us who like to travel, to go to expensive plays, or to enjoy vacation homes need to listen to our after-meeting chit-chat with the ears of those who cannot afford those luxuries. We need to make sure that our sense of which newcomers "fit in" to "the Quaker way of life" is not based on unspoken markers for race, social class, and wealth.

A Roman Catholic teacher told me that "church is where you are brought into fellowship with people you never dreamed you could be in fellowship with." She held up the Gospel vision of an abundant banquet table with room for all, rich and poor, male and female, old and young, of a variety of ethnic backgrounds and languages. God calls us to that banquet, but only if we make room for all of God's people. ❑

<www.absolutvision.com>



Markus Biehal <http://www.westausgang.de/>

Living with Beggars

by Anna Redsand

Many spiritual traditions teach that every person we meet is our teacher, provided we are willing to learn.

The man walking toward me grinned broadly from several feet away, and at first I thought he was being friendly. I smiled back. When his smile didn't soften, widen, or disappear, I realized that it was a smile with a purpose, and that his purpose had fixed his face into a caricature. Before he reached me, I had accurately predicted what would happen next.

"Do you have a dollar?" he asked through his paralyzed grin.

"No," I lied. Immediately I felt uncomfortable, less with his question than my answer. Whenever a panhandler used to accost me, I spent at least the next few minutes thinking about my response. If I gave someone money, my reactions ranged from feeling that I'd done a good deed or feeling guilty because I knew I'd just bought the person's next drink, to thinking grudgingly that they should act more grateful. If I lied, I wished I'd told the truth. Then I struggled with what the truth would be: "I have a dollar, but I need it"? "I have a dollar, but it's mine"? "Yes, but I worked for it. Why don't you get a job"? I felt best when I was out for a walk and didn't have any money with me because then my "No" was guilt-free.

In the United States, the person who hasn't been asked for money by a street person is rare. In parts of the country that are temperate year-round, such encounters are more frequent. After wrestling with my conscience over the man with the eternal grin, I decided it was long past time for me to do more than indulge in a few minutes of guilt. The next time someone asked me for money, I wanted to have a thoughtful, ethical policy I could live with.

When I got home that afternoon, I began to research the guidance offered by various spiritual traditions. I knew that Hebrew law clearly spells out the obligations of the faithful to the poor. Generations after the laws were written, a long line of prophets found it necessary to take the wealthy to task for ignoring the poor. They threatened national extinction if the rich didn't change and promised great blessing if they did. The need for these constant reminders points to a deeply ingrained pattern of avoidance, not unlike my own way of responding to panhandlers.

Our reasons for not giving are many and varied. The one I hear most often is the concern that if we give, we might be enabling addicts to purchase their next fix. I remember a conversation with Deirdre, my friend from Hawaii, who had been part of a spiritual movement based on Hindu principles. When I met Deirdre, I lived in Berkeley, California, where the climate invites a large homeless population. I knew she walked to work, and I asked once how she dealt with panhandlers on her way.

"I just set aside a certain amount of money every day," she said. "Every time someone asks, I give them a dollar. When the money I set aside is gone, I tell them I don't have any more to give that day."

"How about if you know the person is heading for the liquor store on the corner?" I asked.

"It's not up to me to judge what they do with the money. They ask, I give."

As I continued my research, I ran across a surprising verse in Proverbs. This

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verse goes beyond Deirdre's principle of nonjudgment, advising, "Give strong drink to one who is perishing, and wine to those in bitter distress; let them drink and forget their poverty, and remember their misery no more" (Prov. 31:6-7). If a potential giver followed this advice, fear of supporting an addiction would no longer be an obstacle.

The Christian Bible also supports giving to panhandlers. Jesus told a story in which a beggar named Lazarus was the hero. A rich man, who despised Lazarus and refused him even the crumbs from his table, ended up in hell, at least in part because of his stinginess. Lazarus was carried to heaven in the arms of the angels, to rest in the bosom of the great patriarch Abraham. There are also several accounts of Jesus telling wealthy people to sell all they have, give the money to the poor, and follow him.

It's easy for me to protest that I'm not rich, and can therefore be excluded from the injunctions addressed to the rich. Yet by most standards in the world, and even in the United States, because I eat three well-balanced meals a day, live in a warm house and drive a car, I am wealthy. Although a sense of fairness sometimes makes me want panhandlers to work as hard as I do, I found nothing in the religious literature, including the Koran and the Upanishads, to support justice in that form. Furthermore, many years of experience as a therapist and counselor have taught me that the circumstances that bring people to the point of living on or from the streets are so varied as to defy judgement.

Some of my friends won't give money to street people because they feel it's essential to look at the bigger picture. They believe that if we support panhandling, we are supporting the deeply flawed system that creates the panhandler's way of coping with poverty. "The whole economy needs to be changed," one friend says. "Money for the military-industrial complex needs to be done away with, so we can create jobs that support the country's infrastructure and social needs." While I agree that we need massive systemic change, I also know that this kind of change is long-term and does nothing to answer the immediate needs of the poor.

There is a cherished belief in the United States that charity is shameful to the recipient. And there is something shameful about the bowing and scraping, the unchanging smile, the ways in which so many panhandlers try to ingratiate themselves for something as miniscule as a dollar. We can rationalize that a gift of money lowers the supplicant's self-esteem. However, it's likely that desperation born of hunger reduces self-esteem to a level of secondary importance. Besides, is it really the panhandler's act that denigrates him, or is it our society's attitudes? There are societies where giving directly to the poor is honorable, a way of maintaining social equilibrium. Many Native American tribes have give-away traditions that help to equalize the wealth in the community. In medieval China, the rich saw charity as a way to make up for being excessively wealthy. In those contexts there is no shame to the giver or the receiver.

Some fear that street people are simply taking advantage of them. They point to the odd folklore about wealthy panhandlers, con artists who beg hundreds to thousands of dollars a day and live high on the hog, their tattered "work" clothes to the contrary. There may be a few wealthy panhandlers, but I think they are so rare that they don't present a genuine obstacle to giving. I'm prepared to include them with addicts and alcoholics.

In the end, many of us don't mind giving to the poor, if we just don't have to give to them directly. We may feel that if we give to the Salvation Army or the food pantry, we can be sure that our money will be spent on food, clothing, and shelter—the right things. I would never suggest not giving to such groups; the work they do is invaluable. However, our reluctance to give directly may be less for altruistic reasons than for our own comfort. If I look into the eyes of the person on the street, if I make any kind of real contact, I have to reckon with the possibility that I could be her. I had a dream once that I had become a drunken derelict, a bag lady. The dream starkly represented how out-of-control my life had gotten. Upon awakening, I knew that only grace was holding things together for me. The homeless people I meet face-to-face remind me how easily I could slip from living paycheck-to-paycheck to living on the streets. Most often when I have given to a panhandler, I have studiously kept my eyes on my wallet; said a fast, most often insincere, "You're welcome"; and gone my way as quickly as possible.

My dream also had a much deeper message: we are all the same. I am one with the bag lady, one with the alcoholic needing a drink to allay her delirium tremens, one with the man sleeping in a church doorway under layers of coats and blankets in the freezing weather. If we are the same, it seems that the Golden Rule must apply. What would it mean to treat a panhandler as I would like to be treated? Would it mean creating a job for him? Sending her to the Salvation Army? Or granting him the dignity of trusting that he knows what he needs, at least in that moment, and is asking for it, and that if I have it, I can give it to him with a clear conscience?

Many spiritual traditions teach that every person we meet is our teacher, provided we are willing to learn. There is a Zen story (from *Zen Flesh, Zen Bones* by Paul Reps) in which a well-known teacher had disappeared from public life. One day one of his disciples ran into him. He was very excited, and asked permission to become a follower again. "If you can live the way I do, even for a couple of days, then maybe," the master told him and took him to a place under a bridge where he lived with other beggars. The first night one of the beggars died, and the master and disciple buried him in the morning. "We won't have to beg today," said the master, "because our friend left some food behind." The disciple tried to eat the food and couldn't make himself do it. "I knew you couldn't live the way I do," the master said. "Now leave and don't bother me again."

I'm not sure I even begin to understand what I might learn if I lived the way the Zen master did. My Danish friend Jan tried it briefly, living in a park with homeless people. Afterwards he told me, "It was amazing. You would expect that people who have nothing would take whatever they can, that you would have to guard everything you have. But it isn't like that. They have so much respect for each other. One time I left my guitar on a park bench by accident when I went to get something to eat. When I came back, it was still there, exactly where I left it. Anyone could've pawned it while I was gone; instead they watched it for me. There's all this caring and watching out

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The Costs of the Quaker Faith

by Glenn L. Reinhart

Benjamin Franklin once said, "Rather go to bed without dinner than to rise in debt." This might be difficult advice for us to hear in 2006—exactly 300 years after the birth of our most eminent scientist, statesman, and publisher emeritus. Ben was not a Quaker, but he lived and worked comfortably with our ancestral Friends. Can his sage words also speak to the economy of our modern Quaker faith?

I was hungry during my first year in college. There was enough money for one meal a day in the cafeteria. I later found work part-time to make money to bridge the gap. During that period I was a double major, in Business and in Music, and I became aware of two different, coexisting worlds. I began each day in an old theater hanging with tie-dye shirt wearers talking jazz chord changes. Then I'd go across the street to sit in new fluorescent-lighted classrooms next to students dressed in suits and ties talking marketing plans and internal rates of return.

Similar to the misunderstood relationship between the worlds of music and business, how do religion and the costs we incur within our Religious Society work together? Not well, one could say.

I once spoke in meeting to what I felt the economy of Mozart's composition meant to the beauty, longevity, and genius that the music expresses. (The year 2006 marks the 250th anniversary of Mozart's birth.) Many great musical works, including his, were made of few thematic ingredients within a framework of harmonic restrictions. I asked if Friends similarly could consider our own economy, and how it relates to the endurance and the beauty of our faith.

I travel among and ask them to consider the ways monthly meetings spend money. Do these costs speak to the Life in each community? I ask if the scale and proportion of expense reflects what is most important in this religious context. Can living simply within our means as a community free us to make the right decisions more easily? Do our decisions express the remarkable nature of our faith?

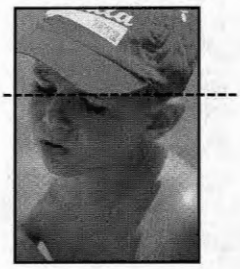
My first essay for FRIENDS JOURNAL ("Quakers in the News," August 2005) was about Friends viewing our Religious Society from an exterior perspective: how the broader informed public sees us in the news. I wrote, "We know ourselves from the workings of our internal business affairs." But sometimes generalizations express half-truths. In reality, I believe, most Friends know the why but not much of the *what* or the *how* of our own affairs.

I've experienced two different worlds among Friends, too. I've served as treasurer for a large monthly meeting, and on the Financial Services Committee of New York Yearly Meeting. Both jobs were mostly thankless and solitary. I've been to "financial Friends" support meetings in Philadelphia, and discovered that I was not alone. However, these isolated caucuses, comforting though they are, don't really affect how the majority of Friends think about money. So, I decided to try to make Quaker finance approachable and accessible to larger numbers of Friends by using graphic illustrations to describe what I see in the numbers.

When visiting local communities, my message is that the money each monthly meeting spends is an outline for the Life in that meeting—a roadmap to the mission and purpose of that community. I've heard numerous monthly and yearly meeting State of the Society reports that are worded thoughtfully. Words are fine, but what really speaks plainly and succinctly to me are the financial statements. The numbers tell a story of a meeting that Friends mostly ignore. In fact, most Friends are quite defensive in a discussion of money. Some meetings even refuse to share their financial statements.

After college, I taught myself photography and worked commercially for ten years. So when I referred in my first FRIENDS JOURNAL article to seeing ourselves from a different perspective, I was thinking as a photographer would think—as if I had taken a camera to a different height, moved or modified a light source, or used a different lens to make an image more telling or more dynamic.

Returning to the realm of Quaker finance but continuing with a photographic metaphor: After some travel, thought, and inspiration, I hypothesized a "Quaker Rule of Thirds" analogous to the photographic "Rule of Thirds." To illustrate the latter concept: in a portrait composition the main focus is usually the eyes of the subject, which are located on one of the "third" lines:



Not every photograph I make obeys the rule; but when I break it, there is usually a good reason for doing so. But it is critical for any photographer who breaks the rule to do the hard work of thinking through why the photograph is better because of breaking it.

My hypothesis of the "Quaker Rule of Thirds" also draws on my experience in monthly meeting finances, on my readings, and on casual queries of Friends far and wide about their meetings' expenditures.

The symbol I use to illustrate this rule is the peace sign that appeared widely during the 1960s and '70s. I'm hopeful that my generation, and elder Friends whose faith was heavily influenced by the social upheaval of that period, will respond positively to the symbol. And my use of the word "rule" is deliberately provocative, since our Religious Society has grown from 350-year-old antiauthoritarian roots. We tend to bristle if someone suggests that we should obey rules.

I'm not suggesting that any monthly meeting has to obey the Quaker Rule of

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Thirds any more than that a photographer has to follow the photographic rule of thirds. As in civil disobedience, if your meeting doesn't conform to the rule, you might consider worshiping about why the expenses don't conform. Once your meeting has considered its expenses deeply, and then has approved a nonconforming budget, any member will be able to articulate the reasons why. This will be quite a step beyond the practice of most meetings, which tweak their expenses each year from the previous year and do not come up with zero-based rationales for continuing or discontinuing expenses.

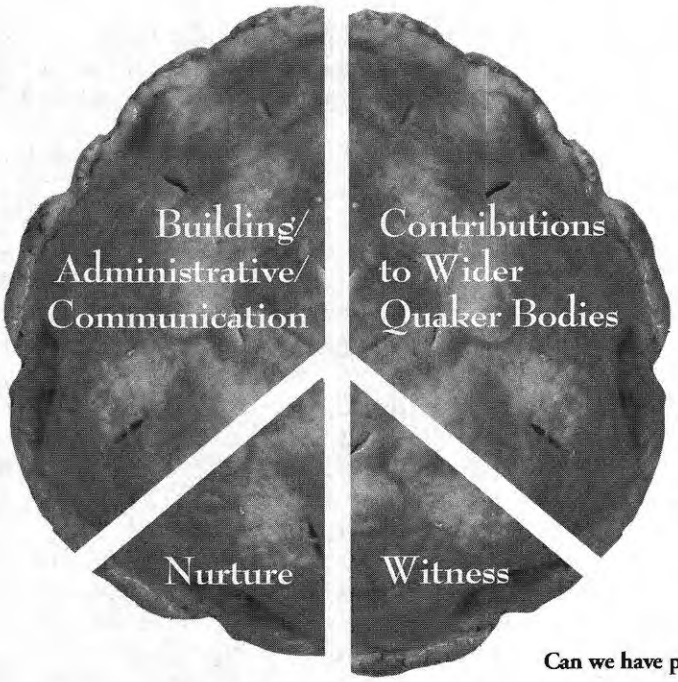
Let me illustrate the Life of a meeting—its wholeness, its integrity—with a circle. The monthly meeting is the grassroots unit of the Religious Society of Friends, and the circle symbolizes both the unity of the group and its total expenditures. By the Quaker Rule of Thirds, monthly meeting expenses are grouped in three major sections, with each comprising one-third of the total. The third section is further divided in half, into nurture costs (focusing inward) and witness costs (focusing outward):

I've seen conflict in small and large groups of Friends where there was disagreement as to whether the size and apportionment of expenses of the community was right. This is, I believe, the main reason why many of us turn our attention away upon seeing full pages of numbers. I think Friends are better at the *why* than at the *how*, and the budget is an outline for the *how*.

When I compare my music school experience to the *how* of Quaker finance, I focus on the basics that every musician learns thoroughly. One learns to play jazz by playing scales up and down and backwards and forwards until you don't have to think about them anymore. Then one is able to finally let go of the mechanics, move forward, and play beautiful music. I don't think that most Friends have learned the basics of our own financial affairs.

Your Monthly Meeting Expenses

Here is a valuable exercise: Take the expense lines of your meeting's budget and group them in the above sections of the pie. The components will form a graphic where the proportions of the pie will likely vary from the proportion of the "peace pie" of the Quaker Rule of Thirds. Of course, every local community is different. Deviations give special meaning to rules. Your meeting's expenses and how they differ from the benchmark rule tell a story about your monthly meeting. I think that if your meeting has done its homework—the hard work of discernment—your community will be richer spiritually for it.



Can we have peace without integrity?

Rules

Some Friends have said in discussions that there are no rules about anything, and that we as Children of the Light should face committee and business meetings and the world as children—seeking, naïve, trusting. Some feel that we should just ignore our material surroundings and restrictions. But just as a ballet dancer has to learn first and second position before performing at Lincoln Center, and a musician has to learn scales before playing jazz at the Vanguard, a member of a Quaker meeting has to learn the basics of faith and finance to participate responsibly.

In his book *Integrity*, Stephen L. Carter explains what rules might mean in religious context: "In Islam, this notion is captured in the understanding that all rules, legal or moral, are guided by the sharia, the divine path that God directs humans to walk. In Judaism, study of the Torah and Talmud reveals the rules under which God's people are expected to live. And Christians are called by the Gospel to be 'pure in heart' (Matt. 5:8), which implies an undividedness in following God's rules."

So my question—Can we have peace without integrity?—asks Friends to consider seriously the size and proportion of monthly meeting expenditures as critical to the underlying harmony in the monthly meeting community. Is your meeting budget a moral document? Does it give occasion for real peace and unity to live in your local community?

Pieces of the Pie

Witness (17 percent)

This part of the pie is where we show the outward world what we feel are the most important inward lessons we've learned.

We sponsor homeless shelters, we serve meals to needy community residents, we counter-recruit to military recruiting, we sponsor local economic development and reconciliation programs—we do many things. I know of one monthly meeting that has a rule that 25 percent of its annual expenses are spent in witness activities.

Nurture (17 percent)

This part of the pie is the most neglected section in meetings I've seen. Consequently, over-support of other sections of the meeting's

expenditures can detract from our own self-development.

Some meetings love their newsletter so much that they feel the cost of such should go into the Nurture section. Fine. Place that cosr there if Friends feel that way. This rells a meeting something about itself. Nurture costs are generally for scholarships to schools, stipends for sojourns, support for participation in yearly meeting sessions, costs of food for social hour, costs of the Ministry and Counsel Committee, costs of adult religious education, First-day school, and costs for welcoming and outreach to greet new members and attenders.

Building/ Administrative/ Communication (33 percent)

I've grown up in monthly meetings that are not proprietors of real property. We rent or make contributions to an entity that owns the buildings we use.

Having a roof over our heads is sometimes taken for granted where I live, which we owe our forbears, who have set up trusts to maintain our property. Most meetings in New York City pay much less than a third of their total budget towards their rent and administrative costs. One meeting, abiding by the Rule of Thirds, pays its rent to a large church for a room in the building. A member there told me once, "We decided long ago that we didn't want to be trust fund babies." Quite telling, I'd say; this is the same meeting that made the rule about the percentage of witness expenditures in their annual budget.

That most of our members worship in 150-year-old meetinghouses that are New York City landmarks is both a blessing and a curse. This especially when we have declining membership and soaring costs for maintaining these buildings. We can sometimes erroneously feel that a quaint meetinghouse in a nice neighborhood is the essence of Quaker faith. We have famous actors getting married in them, but are they sacred in conferring the Spirit upon anyone? Friends throughout history moved their place of worship when real estate got too pricey. We haven't done that lately.

Building costs, which can increase over time, can skew expenses away from Nurture and Witness costs.

Contributions to Wider Quaker Bodies (33 percent)

An overcommitment to wider Friends bodies is also an example of how monthly meetings can find themselves, over time, losing the responsibility for their own nurture and witness activities. I've also seen overcommitment to wider bodies cause neglect of meetinghouses.

Friends sometimes lose the perspective that a wider body, like a quarterly or yearly meeting, is the tail, not the dog. Many feel that a dog wags its tail, especially

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Asking for Money for the Monthly Meeting

by Caroline Balderston Parry

Recently I attended a Unitarian Universalist Sunday service in Montreal, where the congregation was in the midst of their annual fundraising campaign to raise the necessary money for their budget. These funds would be used to support their staff (full-time minister and part-time administrative and religious education staff), maintain their building and administer their programs. To my surprise, the various members who read out short testimonials about how important their UU lives were to them, spoke very frankly about their actual incomes and intended pledges, naming dollar amounts.

To my ears, this openness was unheard of, but very refreshing, as I have seldom known what anyone donates. Those UU testimonials were variations on "honesty is the best policy," I suppose—frankness is so much more useful than secretiveness or embarrassment. Yet the usual atmosphere around money for many of us is one of—if not dishonesty—evasiveness or secrecy, tension and a lot of unexplained taboos. How I would love us to grow to be able to talk very openly about money and to be relaxed about money matters in our meetings, as a Society—and in small-S society, too!

I note with pleasure that my own monthly meeting has been increasingly straightforward about money matters. For some years our assistant treasurer has prepared notes to give guidance to donors, and last year wrote about our meeting's budget process in *The Canadian Friend*. This year's text was not only read during announcements, but minuted. (See box; figures are in Canadian dollars.)

This kind of openness really helps me figure out how to decide how much money to give my own meeting. I wonder if we can go further and find ways to be as unself-conscious as these Unitarians? ❑

Caroline Balderston Parry is a member of Ottawa Meeting in Canada.

Assistant Treasurer's Report to Ottawa Monthly Meeting, November 2005:

In 2004, there were 54 contributors to our meeting. Of these, 39 were members of our meeting or other Quaker meetings; 14 were attenders; and one was an institution. Total contributions were $33,019 in 2004. There was a range of contributions from $35 to $2,100.

The budget for 2006 prepared by Finance Committee totals $53,500. Approximately $15,000 of this should be covered by rentals, fees and interest. The remaining $38,550 will have to come from the contributions of members and attenders. If we divide this amount by the number of contributors we get an average of $715 approx. It is worth noting that in some years in the recent past we had major contributions from a few older Friends. This kind of contribution is dwindling in number. It is necessary for each person in the meeting to consider well how much he/she can give to the meeting ro cover our operating and programme costs.

Ministry and Money *in the Experience of Earlier Friends*

by Marty Grundy

The connection between money and ministry is such a hot-button issue for many unprogrammed Friends. It might be useful to start a discussion by clarifying why early Friends were so opposed to what they characterized as "hireling ministry."

First, we have to deal with the issue of tithes, which supported the hireling ministers. Tithing—giving one tenth of the produce and profits of the land to God—is rooted in the Mosaic law of the Hebrew Scriptures (Gen. 14:20, 28:22; Deut. 14:22; Lev. 27:30-32). But over the millennia it became corrupted.

By the 17th century, 40 percent of the tithes in England had been placed in the secular hands of local gentry. The continuing radicalization of the Reformation, the widespread abuses of inadequate clergy (especially in the north and west), and unsettled economic conditions led to protests focusing on tithes. Tithes were seen as the major support upholding a deceitful ecclesiastical structure, which, in turn, supported an unjust class system. In the 1640s (when George Fox was in his period of struggle and seeking), Fifth Monarchists, Anabaptists, some Seekers, and radicals within Parliament's New Model Army were already vociferously opposing tithes.

Within the context of Fox's sounding "the day of the Lord" on top of Pendle Hill, with its references to the call for radical economic justice as preached by Jesus, tithes became a defining issue for early Friends. Friends' understanding of God's kingdom stood in stark opposition to the ecclesiastical, social, economic, and legal systems of their time. Compulsory tithes supported a church structure Friends found outside of God's Life, with power and position given to men who, often as not, had no particular divine gift of ministry. Tithes often went to maintain younger sons of the gentry, thereby supporting an unjust class system. Tithes were forcibly collected from those at the lower end of the economic scale, while the wealthy often found ways to be exempted.

George Fox's evangelical message was inextricably combined with an appeal to socio-economic reform. God's Gospel Order is just; Christ is come to teach his people himself how to live in God's Kingdom here and now. Fox tapped into popular opposition to tithes and then clearly tied it to his religious message. He likened hireling priests and their tithes to the false prophets mentioned in the Bible. Quakerism was well received and took root in small towns that suffered under tithes and were poorly served by the established church.

Witnessing against participation in the unjust tithe system, by refusing to pay, quickly became a defining Quaker testimony. Robert Barclay's "Proposition X" spelled it out quite clearly:

> The obligation of those among whom God calls a minister, or to whom he sends one, to provide for his worldly necessities is freely acknowledged. . . . It is lawful for him to receive whatever is necessary or convenient. . . .
>
> What we are opposed to is, first, that compensation should be fixed and compulsory. Second, that such recompense should be granted when it is superfluous and unnecessary, that it should be chargeable against a county or parish, or that it should involve large outlay or lavish expenditure. . . .

God has shown us the corruption and unchristian character of this ministry and called us from it. He has gathered us into his own power and life to be a people apart. We dare not join with or hear these anti-Christian hirelings or put food into their mouths.

In *The Beginnings of Quakerism to 1660*, historian William C. Braithwaite summed it up: "Friends refused to pay tithes, as being forced payments for the maintenance of a professional ministry, *but they approved a voluntary provision for the needs of those whose service prevented them from earning a livelihood.*" (Italics added.) That second part seems too often forgotten by modern Friends. It is clear that Friends expected to contribute—and did—to the financial needs of Friends who traveled in the ministry.

Fox wrote in 1653, using his familiar word "carnal" to mean physical things such as food, money, and other practical assistance:

> If any minister of Jesus Christ . . . who said, freely ye have received, freely give,—comes to our houses and minister[s] unto us spiritual things, we will set before him our carnal things: and he that soweth unto us spiritual things, it is the least that we minister unto him of our carnal things.

Fox clearly intended that traveling ministers should be given tangible assistance by those to whom they ministered. An appeal letter from Margarer Fell for the Kendal Fund in late 1654 stated:

> So I knowing at this time that they are out of purse, I see in the eternal unchangeable light of God that all . . . who are of the body ought to . . . administer freely according to their abilities, as they have received of the Lord freely, . . . therefore, that there may be some money in a stock for disbursing . . . either to Friends that go forth into the service or to prisoners' necessities, I . . . am moved of the Lord to acquaint you with it, that in your several

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Marty Grundy is a member of Cleveland Meeting, Lake Erie Yearly Meeting. She is a former clerk of Friends General Conference's Traveling Ministries Committee.

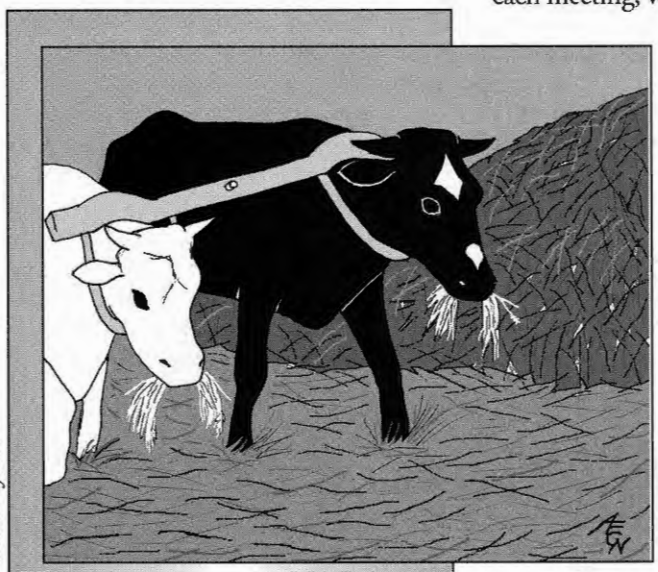
meetings . . . [funds] be gathered and sent . . . to be disbursed according as the Lord requires, and that the burden may not lie upon them more than on others.

Richard Hubberthorne wrote in 1659:

Let every one that will preach the Gospel live of the Gospel, and not upon any settled or State maintenance . . . for the cry of the honest and godly people of this nation is to have a free ministry and free maintenance, and are willing freely to maintain those that minister unto them the word and doctrine.

In other words, when Friends spoke of "free Gospel ministry" they did not mean there was no payment or cost, they meant that it was voluntary. It was free from state intervention and coercion. It was assumed that Friends would donate cash or in-kind contributions.

As their somewhat fluid movement developed the structures necessary for them to meet together to worship, and to carry out the ministry/evangelizing/work laid upon them by God, the Children of Light had to deal with the issue of financing the work. In 1660 in Skipton, a General Meeting approved a letter to the particular meetings that made a number of practical suggestions, among them appeals for funds. It directed that the monthly meeting (probably more like our present quarterly meeting in that it consisted of a number of local, particular meetings) "should supply the needs of Friends in the ministry among them, where necessary, and should relieve Friends who are in prison or suffering for Truth's sake, making collections from time to time for these purposes." Since money seems to bring up sticky issues (for us as well as for them), they specified that each meeting, whether particular, monthly, or general, should have full disposal of its own collections, "that as Friends according to their freedom do contribute, they may be also satisfied it is laid out by the power and in the wisdom of the body to whom they commit it." The funds were carefully specified for the needs of the meetings in general, and not limited for those in the ministry, "who will be as much grieved as others offended to have a maintenance or hire raised on purpose for them." So while it was clear Friends were not establishing a group of ministers whose sole support was through contributions paid into a fund for that single purpose, it is also clear that Friends did intend to offer their ministers some financial support as needed.



Anne Nydam

Friends frequently quoted two superficially contradictory Bible passages on the issue of payment for ministry:

"You received without cost; give without charge."

(Matt. 10:8)

and

"You shall not muzzle an ox while it is treading out the grain."

(Deut. 25:4)

to which Timothy adds,

"The laborer deserves to be paid."

(1 Tim. 5:18)

The final General Meeting in the north (before it was moved to London) was held at Kendal in 1661. Financial provision for the service of Truth occupied a large part of the agenda. Funds were particularly needed to pay transportation costs of Friends traveling in the ministry, spreading the word to Scotland, Ireland, and the continent. There were appeal letters and fundraising for the support of ministry and the needs of meetings. Obviously Friends were expected to pay.

In his *Apology*, Robert Barclay summed up Friends' understanding:

Those who have received this holy and unspotted gift [of ministry] have received it without cost and should give it without charge (Matt. 10:8). They should certainly not use it as a trade to earn money. But, if God has called any of them from their regular employment, or the trade by which they earn their living, they should receive such worldly necessities as food and clothing. It is lawful for them to accept these as far as they feel allowed by the Lord, and as far as they are freely and cordially given by those with whom they have shared spiritual matters.

Barclay went on to admonish anyone against "making a bargain beforehand," and against those who "will not preach to anyone until they are assured of so much a year." He clarified: "Fixed remuneration is far from being something that a true minister should aim for or expect, but rather that being reduced to such a necessity that he desires it is a cross and a burden for him to bear."

Barclay seemed to assume that most ministers would only need some support now and then; if a minister was wholly dependent on Friends' support, it would be a cause of concern to the minister, since the minister would not want to be a burden on Friends and would be uneasy about receiving his or her sole support in exchange for the gifts of ministry God graciously had given him. The question then was not payment—it was assumed Friends would support ministry—but discerning who should receive payment, and under what circumstances. The issue for 17th-century Friends was to witness against the state-mandated "hireling" ministers that were paid by compulsory tithes extracted from everyone whether or not they attended that "corrupted" church.

Tithes and support of a state-established ministry have not been an issue in the United States since the adoption of the First Amendment, which forbids the establishment of state religion. But questions remain for unprogrammed Friends around ministry and money.

In the 18th and first half of the 19th centuries, payment to ministers as they traveled, or as they engaged in social action, was hardly ever mentioned in monthly meeting minutes. But that does not mean no assistance was given. There are enough folk memories and references

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The Right Use of Money

by David H. Ciscel

Money has always caused Christians—and modern Quakers—a host of problems. We all know some version of the injunction from Paul: "For the love of money is the root of all kinds of evil and in their eagerness to be rich some have wandered away from the faith" (1 Tim. 6:10). One of our key testimonies, Simplicity, seems to guide us toward a life that minimizes the use of money or other worldly concerns.

Our meetinghouses don't have fancy steeples, we don't take up collections, and we don't support a professional clergy. Or do we? American Friends Service Committee, Friends Committee on National Legislation, and Friends World Committee for Consultation are all part of the Quaker religious bureaucracy where legions of functionaries do Quakerly deeds throughout the world. And they all run on money. A lot of it.

In fact, we live in a world where money is ubiquitous. Everything we do involves money. The goods and services that make our homes function are purchased with money. The income from our labors is in the form of an electronic paycheck—denominated in money. And we all save money for crises, to purchase a home, to send children to school, and to support ourselves in old age.

It is not clear whether we love it or hate it, but, without money, modern life is impossible. This is a huge change since the beginning of Quakerism and an even larger change since the origins of the Christian faith. Just a couple of hundred years ago, most people lived in a world where goods and services were still distributed by custom, habit, or consensual agreement. Most goods and services were still made inside the household, produced according to a strict gender- and age-specified division of labor. Wage or salaried labor was unusual, not the norm. Money existed, of course, but it was used largely for goods that were traded across long distances, for purchasing luxuries, and for investments in large business enterprises. If you used a lot of money back then, you were clearly not living simply.

Thus it was easy to view money as an interference with a day-to-day spiritual life. In the circumstances of early Friends, concern for money seemed to be a clear indicator that a life was focused on worldly issues rather than on right behavior and the Inner light. The tale of Ebenezer Scrooge, although not written by a Quaker, is still a powerful reminder of the social and spiritual perils of the love of money.

Money turns out to be the lubricant for simplicity, just as it is for equality, because it allows its possessor to make good, spiritual choices.

But the world was moving in a direction that would exalt the role of money, and today these old cautions and suspicions about money make little or no sense. It was not just modern technology and modern markets that gave us our money-centered world; we actually have Quakers to thank for the change. Quaker businesses helped invent modern retailing, the finance industry, and many early forms of factory production. Each of these enterprises replaced handmade goods made in the household with manufactured goods exchanged for money. Surprisingly, some of the most important economic philosophers who shaped the creation of a money-structured world, particularly David Ricardo in the 19th century and Kenneth Boulding in the 20th century, were Quakers.

Let's stop for a minute and think about what money really is. What we call money is not a thing at all, but three different activities. Of course, there is actual money: the coins, greenbacks, checks, and debit cards that we use for daily exchanges in the marketplace. There is also money income: the flow from productive activities that allows us to purchase the consumption goods necessary for ordinary life. Finally, there is money wealth: productive property in terms of stocks and bonds and pensions and annuities that sustain us through emergencies and into old age.

So what does money do for us? It makes life more impersonal and more equal. That is, it is very liberating. No longer are goods delivered at the goodwill of the family patriarch. They are for sale. No longer are you indentured for five years to learn a trade. You pay for a college education. And a money-based market will sell to anybody, regardless of social standing, as long as you have the money. You don't have to know or like the person who is selling to you and they don't have to know or like you. The exchange will still take place.

Equality is important to us. The easy part of equality is recognizing that people are equal in spite of gender, racial, and ethnic differences. We spend a lot of time as Quakers reminding ourselves of the gifts of different people from different backgrounds. But when we get to equality and economics, new prejudices rise to the surface. We actually say what we are thinking:

- If only Jacob had applied himself in school, he would be better off today.
- If Rebecca were harder working, then she'd get ahead.

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- James needs to find himself before things will get better.

And what is it we think they are lacking? Is it a spiritual foundation, a path toward right living? Rarely. We are usually talking about an inability to earn an appropriate amount of money. And so now we come to the love of money.

Well, as it turns out, in one important sense the Bible was just plain wrong. Money is what makes the world possible in an industrial or service economy. Money buys growth and money buys the ecological repairs when that growth destroys parts of the world. But most importantly and very surprisingly, money makes equality and simplicity possible.

When we see inequalities between people, we know the solution is to rax away the excesses from the rich and/or to invest in schooling, healthcare, and nutrition for the poor. In order that the elderly will no longer live lives of despair, we transfer wealth from producers (either in terms of Social Security or interest from investments)

to the non-producers (as rewards for productivity earlier in life). Money makes these transfers possible. Money allows society to take from the rich without engaging in Robin Hood-like activities (distinctly unquakerly behaviors). Money allows both public and private transfers to those in need without the burdensome

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Money as a Proxy for the Gifts of Spirit

by Nadine Hoover

Between a Christian distrust of wealth and witnessing massive contemporary greed, it's no wonder we react to money in emotional and dissonant ways. Matthew 19:24 says it is easier for a camel to go through the eye of a needle, than for a rich man to enter into the kingdom of God. One interpretation is that "the eye of the needle" referred to the narrow "needle gates" that led out of town; a camel could go through, but only if it were unloaded. Is the point that money is evil and one can't enter heaven, even on Earth, if one has wealth, or is the point that money, being essential to all, must be shared in order to enter heaven? Timothy 1 echos:

7 For we brought nothing into this world and it is certain we can carry nothing out.
8 And having food and raiment let us be therewith content.
9 But they that will be rich fall into temptation and a snare, and into many foolish and hurtful lusts, which drown men in destruction and perdition.
10 For the love of money is the root of all evil, which while some coveted after, they have erred from the faith, and pierced themselves through with many sorrows.
11 But thou, O man of God, flee these things; and follow after righteousness, godliness, faith, love, patience, meekness.

1Tim. 6:7-11

The Bible presents money as dangerous for the soul and leaves a feeling of disdain and distrust for money—the sense of a necessary evil that plagues us each day. But again, is the point that money itself is the temptress that one should turn away from or that worshiping or coveting money is what destroys our soul?

Quakerism, however, reclaims our experience of a Living Spirit and our direct relationship with Spirit in all life. "Quakerism, as a way of life, emphasizes hard work, simple living and generous giving; personal integrity, social justice and the peaceful settlement of disputes" (Swarthmore College Bulletin, 1973). An inward focus on Spirit simplifies our outward lives, personally and corporately. To live in the Power of the Presence and be available when called, we use what we need, live within our means, settle our debts promptly, and plan for the care of the young, sick, elderly, and those called to service. As stewards, not owners, we use what we need and pass on the rest for the needs of others. Seeking clearness and discernment with others committed to faithfulness should guide our personal financial planning, management, and giving.

I have greatly simplified my relationship to money by understanding it as a proxy for the gifts of Spirit. Certain gifts are pure gifts of God: time, talent, health, and natural resources. We exchange these gifts for money. Money is just a proxy for gifts of Spirit. In this understanding, spending money is sacramental. As I say a grace before my meal, I say a grace when I purchase or consume something. I acknowledge it as from the Spirit and am grateful for it. I find much more joy in that which I do have or use and I find I spend less money. The money accumulates and I am glad for the opportunity to invest in the many needs of others in the world. This sensibility of money changes my feelings. I do not feel money is "Mine, all mine, mine, mine." I use what I need and pass the rest on to others. I expect money, my own and others', to be used with integrity in accord with its nature and in so knowing am saved from the tempration to seek or worship it in and of itself. ❑

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Quakers & Capitalism

by Steven Dale Davison

At the World Conference of Friends held at Guilford College in North Carolina in 1967, some young Friends crossed over from a concurrently running young Friends conference to raise a concern that became known as Right Sharing of World Resources. The new concern recognized poverty in the world economic system as in part a systemic problem, and as a legacy of colonialism. In doing so, Right Sharing went beyond the venerable concern Quakers have always had for their relationship with money, as individuals and as meetings.

In this way, Right Sharing also echoed the key testimonial innovation of the first Friends World Conference, held in London in 1920—the Foundations of a True Social Order. London Yearly Meeting had brought these eight principles to the Conference from their own landmark sessions of 1918, when the yearly meeting had deliberated over the report of its War and the Social Order Committee. Convened in 1915 to explore the causes of the Great War, the committee had concluded that colonial capitalism was in large part responsible for the horrors they had just been through.

They seem rather mild and general today (and in fact, the original proposal from the committee had been more radical), but the Foundations represented a momentous break with the past 250 years of Quaker testimony on the economy when they were approved. Not since the 1650s had Friends corporately addressed economics *as a system* so clearly and deliberately. Even in the 1650s, early Friends saw the complete restructuring of the social order as part of the Lamb's War and what Doug Gwyn has called the "apocalypse of the word"—the feeling that they were witnesses for the Second Coming of Christ. They expected that all social institutions would be transformed along with the church when the "war" had been "won."

In the late 17th century the state gave up control over private worship; religious communities gave up radical claims on the social order.

But with the restoration of the monarchy in 1661, the onset of the persecutions shortly after (lasting until the 1690s), and the imprisonment and death of most of their leadership, Friends gave up their apocalyptic expectations of seeing all things (including the social order) made new, and their zeal for shaking things to their roots. George Fox brought Gospel Order to Quaker meetings, remaking Quaker institutional life with an innovative approach to Spirit-led discipline. And, as Doug Gwyn has described in *The Covenant Crucified*, Quakers struck a deal with the system: religious toleration from the state, privatization of faith by the Church. The state gave up control over private worship; and religious communities, including Friends, gave up radical claims on the social order.

So began what I like to call the "double culture" period in Quaker history. On the one hand, Friends withdrew from the world into quietism and their "distinctives"; on the other hand, they engaged with the world with incredible energy and creativity as innovators in business, science, and technology. They almost single-handedly launched the industrial revolution, developing all the key technologies that made it possible, creating whole new industries and the leading companies in those industries, and reshaping the economy to its roots.

They revived the iron industry, invented coke as a fuel, and perfected cast iron; then moved into steel, inventing cast steel; then the railroad, interchangeable parts, household goods as consumer commodities, the department store, English porce-

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zinc, and silver mining; confections; soap; pharmaceuticals; watch and clock making; canal and rail transport. They dominated the textile industry (woolens, anyway) and became majot players in shipping and finance (Barclays, Lloyds, and the Bank of Norwich, to name three banks). The key breakthroughs were high-quality steel and steel casting, which made it possible to mass-produce machine parts, the piece necessary for the industrial revolution to take off.

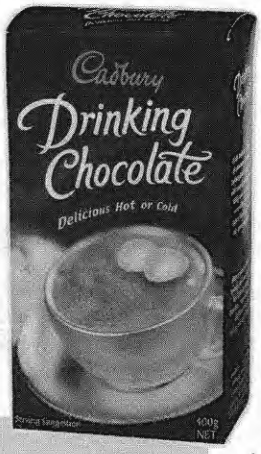
And they did all this with a surprising lack of reflection and theory about the creature to which they were midwives.

Three individual Quakers stand out as notable exceptions—John Bellers in the early 1700s, David Ricardo in the early 1800s, and Seebohm Rowntree at the turn of the 20th century.

In contrast to John Woolman (a true quietist in that he mostly directed his energies in *A Plea for the Poor* and other writings inward, toward his own community and toward the Christ within his readers), John Bellers (1654–1725) sent

Top, chocolate from the Cadbury company, started in 1824. Above, Barclay's Bank.

social class of industrial workers: colleges of art and industry. These institutions combined workhouses for the poor with vocational-technical schools, for-profit businesses, and industrial research institutes. He is quoted verbatim in Karl Marx's *Das Kapital* and was required reading in the Soviet Union, which makes him perhaps the third-best-known Friend in history, after William Penn and Herbert Hoover (I'm not counting Richard Nixon).



A hundred years later, David Ricardo (1772–1823) founded the classical school of economics with his landmark 1815 essay *On Profits*. Born Jewish, Ricardo emigrated to England from Holland and became a Friend when he married his Quaker wife. After making a fortune in the stock market, he retired and turned his extraordinary mind to the problems of governing the emerging new economy. Classical economists like Ricardo, Adam Smith (the first economist), and John Stuart Mill held chairs in moral philosophy, but their approach to political economy was a secular counterweight to the evangelical political economists like the mid-19th century. Joseph John Gurney wrote a book about Chalmers and helped him lobby against the Poor Laws in Ireland.

Quakers almost single-handedly launched the industrial revolution, developing all the key technologies that made it possible, creating whole new industries and reshaping the economy to its roots.

As evangelicals, these men saw the economy as one aspect of God's providential governance of the world. Market downturns and bankruptcies were God's chastisements for corporate and individual sins. Poverty was the result of moral character and thus the cure for poverty was repentance and conversion. They supported laissez faire (deregulation) because they believed humans had no business interfering with God's judgment. They opposed state-sponsored, tax-based welfare because they thought it encouraged idleness and the other bad moral character traits that were the cause of poverty in the first place, and because it interfered with individual responsibility for one's own soul, both as giver and receiver of moral exhortation. They believed that voluntary personal philanthropy, not reform of the system, more effectively served the real (spiritual) needs of both the philanthropist and the pauper. Evangelical moral philosophy dominated political economic thinking, public policy, and popular social attitudes in Great Britain until the terrible suffering of the Irish famine of 1846–1852 made people question its assumptions about God's invisible hand in the economy. Philanthropy remained the characteristic response to the harshness of industrial capitalism throughout the Victorian period.

In the 1890s, Seebohm Rowntree helped to decisively overthrow this conservative evangelical emphasis on individual responsibility and private philanthropy with his book *Poverty: A Study of Town Life* (1901). A statistical sociological study of his hometown, York, the book proved scientifically that most poor people actually worked—and that low wages, not bad character (that is, sin), were the cause of their poverty. (The irony was that, along with the railroad, his own family's choco-

late company was the only employer of note in the city.) A young Winston Churchill called it "a book which has fairly made my hair stand on end." David Lloyd George brandished the book before large crowds all over Great Britain campaigning for the New Liberalism that had been inaugurated in 1906. Poverty helped pave the way for Britain's revolutionary general welfare programs—for the modern welfare state—and, among Friends, for the work of the War and Social Order Committee, the Foundations of a True Social Order, and the social witness theme for the first Friends World Conference. Rowntree himself had a long career in the Liberal government as a protagonist of land reform, and his work reached deep into the 20th century to help shape President Lyndon Johnson's "war on poverty," which used his methods to define the poverty line and eligibility for Head Start and other anti-poverty programs under the newly formed Office of Equal Opportunity.

Kenneth Boulding (1910–1993), who reintegrated economic thinking with ethical, religious, and ecological concerns in the 20th century, should also be mentioned. Anticipating the rise of eco-economics by decades, Boulding questioned economic assumptions on ecological grounds in 1958. He was one of the first analysts of the knowledge economy, and he worked tirelessly to integrate all the social sciences into one conversation about social betterment. One might also include Herbert Hoover, who botched the response to the crash of 1929, and Jack Powelson, who is an ardent defender of globalization and of economic development on the Western model.

So where are we as Friends today? I hope we will be called to reform an economic system we did much to create.

All of these people were political economists. That is, they pondered the relationships between the economy, politics, and public policy, and they proposed policies, government measures, and market innovations that they believed would best serve the public good. And these people were Quakers whose faith informed their practice of the "dismal science."

So, Friends have quite a rich history of both faith and practice regarding capitalism *as a system*. With Rowntree and his fellow reformers, including a small but influential group of socialists centered in Manchester, British Friends caught up with Marx (and Bellers), recognizing the *structural* economic inequities (if not oppression) of capitalism, and responding with government programs. I've not yet discovered much political economic thinking among American Friends at the turn of the century. This reflects, I think, the enormous economic power of British Friends going into the 20th century compared to a much smaller minority of U.S. Friends, who had never played a similar role in the development of the U.S. economy.

Then came World War I, and Friends Service Council, American Friends Service Committee, and Friends World Conference. With the Great War as background, the Foundations of a True Social Order articulated a new vision for the capitalist system—what its motivations, goals, and methods should be—and they expressed a yearning for justice, peace, and the relief of suffering. England's welfare state, Roosevelt's New Deal, the New Society, and the War on Poverty of the 1960s all continued in the vein of compassionate political economics as defined by Rowntree.

However, beginning with the Reagan administration and intensifying with the George W. Bush administration, the political economics of poverty have retreated again to the conservative evangelical worldview that favors faith-based programs very like the ones Thomas Chalmers developed in the 1820s, and a moral economic ideology that stresses personal responsibility and the transformation of character as the cure for poverty. And the political economics of business has taken the simple laissez faire philosophy of Ricardo and other early classical economists to a new extreme: radical deregulation of virtually every industry and privatization of even such traditional government functions as public education, incarceration, and warfare.

So where are we as Friends today?

I would like us to build on the legacy of the apocalyptic Friends of the 1650s, and of Bellers, Rowntree, and Boulding. I would have us strive for an integrated social testimony that fuses our religious witness into a coherent, comprehensive vision for complete social transformation.

I am hoping for modern radical Quaker political economists—because the world needs a compassionate counterbalance to the thinking that dominates both corporate practice and government policy. It needs *Quakers* to get involved because political economics since the 1980s has been a creature, in part, of religion: conservative evangelical Christian theological assumptions, especially about the causes of poverty and its solutions, have become political ideology and public policy. We already know what conservative economics leads to from its history in the 1800s and from the changes visible today: the Corn Laws and Poor Laws of the 1820s, and the initial response to the Irish famine in the 1840s were disastrous for the poor. Today we have the assault on the dispossessed victims of Hurricanes Katrina and Rita as the authors of their own suffering and the gutting of the very programs that would minister to their needs. This calls for engagement by religious people who have a more perceptive and faithful knowledge of the Gospel of Jesus and a more universal understanding of grace and the role of religious community.

Finally, Quakers should become political economists because capitalism—especially industrial capitalism—is itself partly our responsibility. Just as we helped to create the modern prison system with the innovation of the penitentiary, so Quakers were the driving force behind the industries and economic structures that shaped emerging industrial capitalism. Industrial capitalism would have happened without Friends—but it didn't. Just as we feel called to reform a penal system that has lost its way, so I hope we will be called to reform an economic system we did much to create and which has become carcinomic, an engine of unlimited consumption and growth, not to mention the blood on its hands, from the Western Front in World War I to the streets of Baghdad.

The problem is daunting to the point of paralysis. How do you change an entire economic system the way Quakers and other industrialists did 300 years ago?

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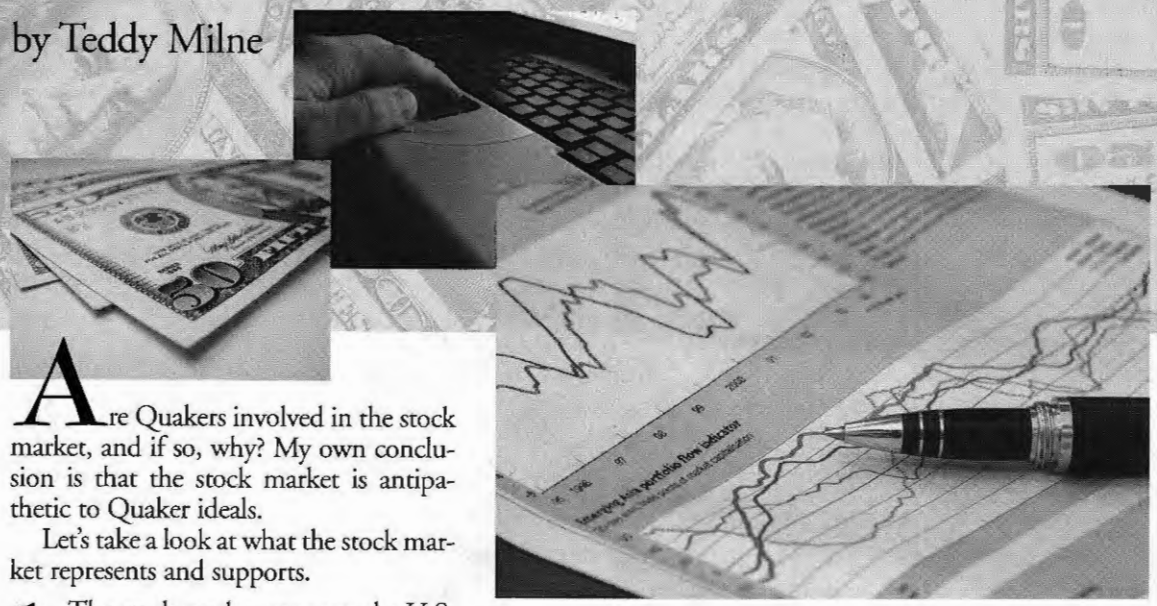
Friends and the Stock Market

by Teddy Milne



Are Quakers involved in the stock market, and if so, why? My own conclusion is that the stock market is antipathetic to Quaker ideals.

Let's take a look at what the stock market represents and supports.

1 The stock market supports the U.S. notion of getting money for nothing. We have been brainwashed to believe that it's right and proper that "our money is working for us." There is even a biblical basis for this, the story of the servant who didn't make his money "work" but only buried it in the garden—and was scolded for it. I think this philosophy needs further scrutiny. How right is it for people to get rich without doing anything productive or useful, without contributing to their society? And not only how right is it, but how tenable is it, in the grand scheme of things? What would happen to society if all of its members contribnted nothing? Would they continue to get rich? It's hard to imagine that.

2 The stock market supports the greedy, antisocial self-interest of multinational corporations that are moving factories to other countries in order to pay less in wages, get women and even children to work long hours in unsafe conditions, and to avoid safeguards and regulations.

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For any system to work, there must be some goodwill. This is not just a moralistic notion. Picture a project on which 12 people are working. All 12 of them are selfish, greedy, hardnosed, uncompromising. Is that project going to snceed? You can tell that it won't. There has to be some give and take, some flexibility, some willingness to cooperate for the common good—in short, goodwill. Yet, increasingly, there is less goodwill in our culture; not only on the streets and in our businesses, but in our political structure. Witness the times when our evenly divided partisan Congress has brought the government to a halt, tied up the budget, wrangled for days and weeks, and failed to find agreement. In business, this lack of goodwill makes everyone involved focus on the bottom line, money. Clean air and water? That costs money—forget about it. Worker safety? That costs money—get away with as much as you dare. Workers' pay? It costs less elsewhere; move to Taiwan.

3 The stock market supports gambling—"playing the market." You don't hear much about investing any more, because most people are so eager to make money, they don't invest for the long term, they study short-term trends and gamble that the price will go up or down, bringing them a profit. Thousands of day-traders fine-tune the daily ups and downs.

4 The stock market supports fraudulent manipulation. As with most gambling, the neophyte loses. To make a profit, you must buy low and sell high. Most small investors buy when a stock is on the way up and panic-sell when it is on the way down. They buy high and sell low. It's easy for big players to manipulate this, pocketing as gains what the small investor loses.

5 The stock market supports illusion and panic. Suppose Al puts $5,000 into the stock market, sees it rise to $30,000, and then sees it drop to $4,000. Al very naturally will think, and truly believe, that he has lost $26,000, a devastating amount that sends him into a deep depression. Bob goes through the same thing but sees that he has only lost $1,000 and is not devastated by it. But how many will have the more sensible attitude?

6 The Dow and other indicators are irrelevant. With so many profit-takers manipulating the market daily, it is unrealistic to suppose that the numbers posted mean anything at all, especially when the Dow, S&P, NASDAQ, etc. remove low performers from their lists when it suits them.

Are these goals we want to support? Instead of NAFTA and other globalization regulations that give multinational corporations unbelievably coercive powers over us, we should be aiming for sustainable self-snfficient communities. Think about this: when the multinationals have no more competition, will prices remain low? If most of us are by then out

of work or working for low wages, can we afford those prices? When these two worlds collide, won't there be a crash of devastating proportions?

The communities that will then be strongest and most able to cope will be the ones that have worked to build sustainable self-sufficiency, supporting locally owned businesses and area farms, and maintaining a workable social infrastructure. This is where our money should be invested—not for questionable profits, but for our future.

In order to achieve this goal, we could be investing our money in ways that promote it. For instance:

1 Instead of falling for the "one-stop-shopping" lure of supermarkets, we could spend in small, locally owned businesses. Instead of getting a return of mere money (which will do us little good in the kind of world we are now facing), we would be helping that goal of a sustainable self-sufficient community, the one that we would be living in. If we started a movement in our communities to do this, those local businesses would thrive.

2 We could join with others to buy apartment houses, and be committed to charging reasonable rents. The motive here would not be profit, but helping people survive in an increasingly unhelpful world.

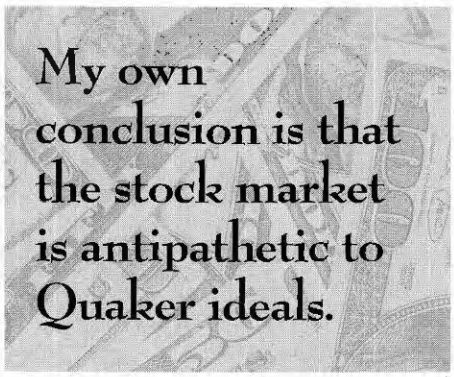
3 We could call our area community development organization to see what needs to be done and how we can help. If there is no such organization, start one.

4 Call the school department and see if you can volunteer in the classrooms, or ask the library, homeless shelter, soup kitchen, or other community organizations how you can help. Our communities have had their budgets slashed and are in dire need of our volunteer help. If we don't help, many good projects will close down. But I'm sure Quakers don't need to be reminded of this!

5 Subscribe to at least one alternative magazine or newsletter, such as *Hightower's Lowdown*, *The Nation*, or *The Progressive*. In these days of consolidating, right-leaning media, it's doubly important to support these voices from another source.

It is all too easy in this country to be drawn into being motivated by money. How many of us shop at discount stores and supermarkets in order to save a few pennies? How many buy into money market funds? How many really know for certain, in today's conglomerate corporate maze, that "socially responsible" funds have no ties to sweat shops, child labor, corruption, or fraud? Wouldn't WorldCom, Enron, or Arthur Anderson have qualified as socially responsible?

We need to be asking many more questions. For instance, we seem fixated on growth. If our business doesn't grow, we consider it a failure and close up shop. Is this wise? In order to grow, there must be an ever-expanding market, which not only means increasing transportarion costs, but perhaps reducing the ability of other communities to be self-sustaining.



Multinationals keep prying open new markets around the world, but—and this is a big but—we live in a finite world and eventually there will be no new markets. We are just putting off an inevitable point of no-growth. And the more worldwide is our economy, the more worldwide will be the resulting depression. We have no idea what that will be like. Shouldn't we be trying to avoid this? For instance, we could be reading up on E. F. Schumacher's idea of steady-state economy, which doesn't depend on growth, on boom and bust, but on steady, local, sustainable provision of goods and services.

Another question: The healthy U.S. economy grew to depend on ordinary people having enough money to buy. Our keyword was "volume." With volume, we could bring down prices to an affordable level and raise everyone's standard of living.

Our economy is different from the old European model, where ordinary people did not have enough money to buy, and therefore the market was intended for a smaller volume of upper-class buyers.

We should ask ourselves whether, in their greed, corporations are moving us back toward a low-volume, class-based society. At some point, when ordinary people no longer have enough money to buy, won't these huge corporations that were based on volume have to go belly up? Don't they realize this?

Third question: It became apparent after September 11, 2001—if it wasn't so before—that our lifestyle depends on buying things we don't need. Our government actually told us that "being American" meant going out and buying. Buying what? Don't most of us already have enough? Therefore, we are supposed to buy things we don't need. What kind of country is this? With much of the rest of the world living in poverty, and so many desperate families right here in our own country, we aren't American unless we buy things we don't need? Here again is a scenario that can't possibly go on indefinitely.

Fourth question: Didn't we used to object to monopolies and trusts? There must have been reasons for that. Yet today, no one seems to be objecting to the huge multinationals that spread across the globe, gobbling up smaller businesses, moving to countries where they pay no U.S. taxes, pay less to their workers, and can ignore environmental protection and worker safety. Can this be considered right?

Perhaps even more dangerously, corporations are buying up our politicians and getting laws passed to their own advantage, eroding the decades of progress in laws affecting workers. We need to become very wary of letting everything lapse because of a perceived "emergency."

Fifth question: In many other countries, people have taken long, hard looks at the gap between rich and poor, and have tried to do something about it. In this country, where CEOs make six- or even eight-figure salaries and thousands of families live below the poverty line, we haven't even begun a serious conversation about it. Perhaps we are complacent because the "American Dream" tells us we might all get to be CEOs—an obvious delusion. Such inflated salaries seem senseless. Nobody needs that much money, and it's obscene when others are hungry. For justice's sake, the wealth should be shared more equitably than it is now.

I doubt if many Quaker meetings have ever discussed these issues. Perhaps it's time we did. Could our Advices and Queries be enlarged to include a section on the dangers of being motivated by money, of living off interest, of "getting money for nothing," and our relationship to the consumer society? ❑

Friends' Attitudes *toward* Business *in the USA*

by Mark S. Cary

Unprogrammed liberal Friends today seem publicly almost uniformly negative about most business activity. I have been to talks at Pendle Hill in Wallingford, Pa., where speakers casually state that capitalism is the cause of all the injustice and inequality in our world, and where being employed by a large corporation is seen as a badge of shame.

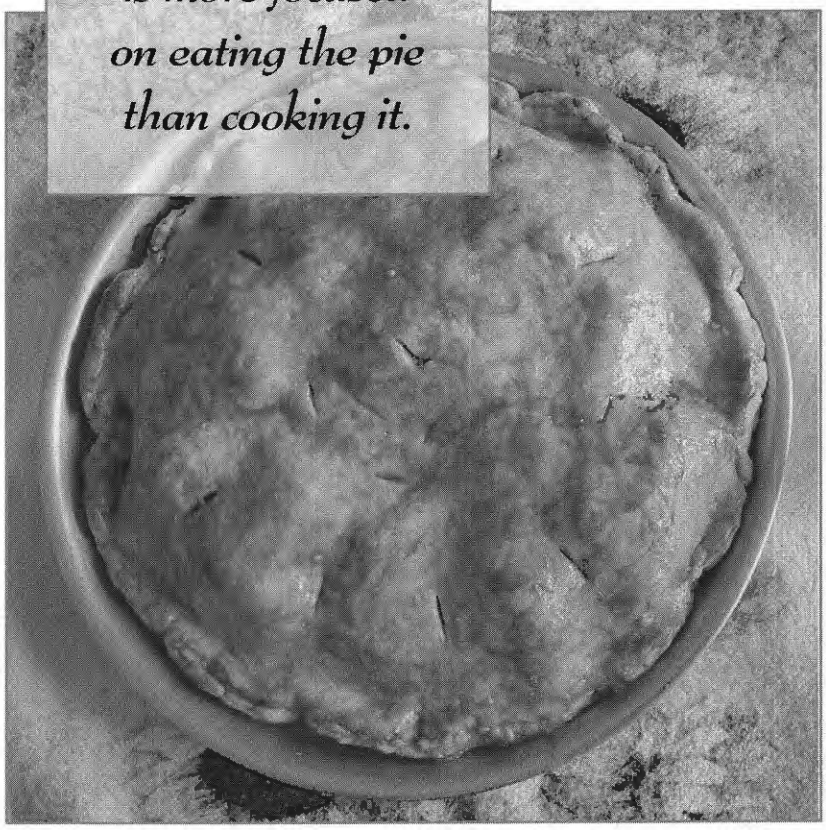
For example, in 2001 the director of the Social Issues program at Pendle Hill said in a lecture, "Materialism, Violence, and Culture: The Context of Our Faith," that the "deep-seated ethic of competition that underlies our economic system" is "a form of cultural violence"; and further, this violence "has been accorded the status of a religion, demanding from its devotees an absolute obedience to death." Certainly, with language like this, average businesspeople might wonder about their moral legitimacy.

These negative views of business are not limited to Friends. Laura Nash and Scotty McLennan, authors of *Church on Sunday, Work on Monday: The Challenge of Fusing Christian Values to Business Life*, have found that many liberal clergy share these negative views. Knowing little about how business works, many clerics take a view that includes simple protests and academic position papers full of "oughts."

Attitudes of the average Quaker are not as negative as some of the more public Friends. I have looked at two sources of data, both of which I gathered as a volunteer using my survey research background. The first is a 2001-2002 survey of 572 members and attenders at ten meetings in Philadelphia Yearly Meeting (PYM), which was done to learn more about outreach and diversity issues. The second is a 2001 survey of 61 Friends on the Pendle Hill mailing list who lived outside the Northeast and Middle Atlantic states. This survey was about Friends' attitudes toward money. Both studies show these Friends to be mostly of upper income levels with high levels of education, and thus good earning potential. In the PYM study, 52 percent have a graduate degree, with 79 percent in the Pendle Hill sample having a graduate degree. Few, however, are in business. Previous survey work suggests that most Friends are in education or social services. Those in business rarely have management responsibilities. Few Friends appear to be small businesspersons or entrepreneurs.

Friends are much more politically liberal than the general population. Fully 88

I think it is sad that the prevailing opinion in the Religious Society of Friends is more focused on eating the pie than cooking it.



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percent of the Quakers on the Pendle Hill list and 63 percent of the PYM Quakers self-identified themselves as liberal or extremely liberal, compared to only 15 percent of the general U.S. population. Thus, these Friends are four to six times more likely to be liberal or extremely liberal than the U.S. population. Few Quakers in these samples are politically conservative. Compared to the U.S. population, Quakers are definitely on the far left of the political spectrum.

Almost all the Friends in the Pendle Hill survey agree that there is too great an income disparity in the United States today, yet most agree that they themselves have enough money. Likewise, there is substantial agreement that spiritual and emotional poverty are more important than material poverty and that income does, in the end, come from business activity.

A number of issues split the respondents into thirds. About a third think socialism is a better economic system than capitalism; about a third disagree. About a third say they would agree to some taxation scheme to level incomes across all people in the United States so that everyone would have about the same income, and a third disagree. A third agree that the World Trade Organization should require worldwide wage standards. There is little support for free international trade as a solution to world poverty.

In more conservative circles, the entrepreneur who develops new methods of production or new products is seen as a creator of wealth, a person who lifts all boats even if some gain disproportionately. Most Friends in the sample disagree: Quaker entrepreneurs are not likely to be held in bigh esteem.

Other Friends are more positive. In the text of a talk given at the 1994 Consultation of Friends in Business at Earlham College, John Punshon wrote:

> In recent years, convinced Friends like myself have come to be a fairly large majority in the Society, and we wanted to join a religious society that did good because we were already doing good ourselves. But we do not work, as the old philanthropists did, with their own money, but with taxpayers' money. We are a sustained class and not a sustaining class. The link between the production of wealth which the community can use for socially productive purposes, and the good ideas about what those purposes are, has been severed.

Far too often, I find, Friends speak in critical or condescending ways about business; and it annoys me because such attitudes show no awareness of how Quaker history has progressed, let alone the importance of vocations to economic life. Suppose there is a cherry pie. It is easy enough to share it out, but who is going to pick the cherries and go in the kitchen and actually make the pie? The answer is the business community, including Friends in business. I think it is sad that the prevailing opinion in the Religious Society of Friends is more focused on eating the pie than cooking it.

Richard Wood, a philosophy professor and president of Earlham at the time of the consultation, makes a similar point. He contrasts the utilitarian approach to ethics to the Kantian. Being concerned with the greatest good for the greatest number, the utilitarians pay attention to the size of the pie, even if it is not always distributed evenly. The Kantians tend to focus exclusively on fairness and distributive justice. Wood said, "Much Quaker hostility to business in recent decades seems to me to lie in an uncritical adoption of largely Kantian views. As Plato has Glaucon argue in *The Republic*, a society might be fair but otherwise hardly worth human habitation."

Many Friends who work in "clean" professions like teaching, social work, and the like are living off a tax base drawn mostly from business activity. In John Punshon's terms, we are a "sustained class" and not a "sustaining class." Even the Friends school teacher who complained about capitalism admitted in her talk that her Friends school could not exist without the money from these same capitalists. While the work we do may well be useful, we are more like the little fish that symbiotically clean the teeth of the big fish than the big fish themselves. We want to divide the pie, leaving the work of making it to others.

There are also social class and status distinctions that affect business. Thorsten Veblen wrote of the leisure classes and their distain for useful work. As we become more academic, we are holding ourselves to be doing "high status" work rather than business work—teaching, research, art, literature, pure research, and theory. But someone has to run the local grocery store, manage the garbage collection, and be a fireman or policeman. I think some of our resistance to business is a matter of prestige; we are now wealthy enough to indulge ourselves in the pursuit of "higher" things.

I personally believe that excluding the pro-business and more politically conservative views from today's Friends' communities is a mistake. In doing so we become less diverse, our political and religious dialogue becomes more one-sided, and Friends become increasingly out of touch with the wider diversity of views.

As a Quaker who has been in business, I feel increasingly isolated within my faith community. Where do we turn for support?

There are some Quakers in business. The British Quakers and Business Group has a website at <www.quakerbusiness.org> that contains literature and other resources. They also have published *Good Business: Ethics at Work*, made up of advices and queries on personal standards of conduct at work. Here in the United States, we do not have a national Friends business organization, and it appears that few would be interested. Philadelphia Yearly Meeting does have a group that meets from time to time.

Other religious persons have thought deeply about these issues. *Church on Sunday, Work on Monday* is the most detailed discussion of the split between the church and person of religion in business. This book attempts to explain the view of each side to tbe other, and ends each chapter with questions to consider. Also, Michael Novak, a Catholic, has written *Business as a Calling*, which summarizes many of the pro-business views.

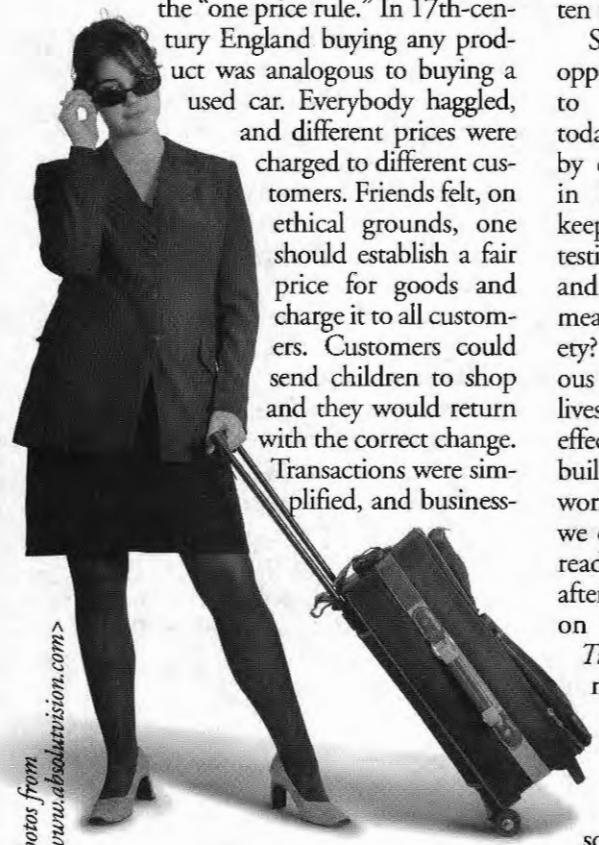
Given Friends success in business from Barclay's bank and Cadbury's chocolates to Wharton and Wroe Alderson, who invented the modern consulting firm, what happened to Friends in business? I suspect that there has been a gradual drift of more conservative and free-enterprise-oriented Friends out of the Religious Society and into more supportive denominations. Although I have no quantitative data, I believe the trend is probably continuing. ❑

Why Young Friends Should Consider a Career in Business

by Paul Neumann and Lee Thomas

At the time that the Religious Society of Friends first began in England, one had to be a member of the Church of England to get into a university. Thus early Friends could nor become qualified for professions, and many as a result gravitated to careers in business. The Cadburys, Rowntrees, and Barclays made substantial commercial and ethical contributions to British society in those early days. Similar contributions were made in this country, particularly in Pennsylvania.

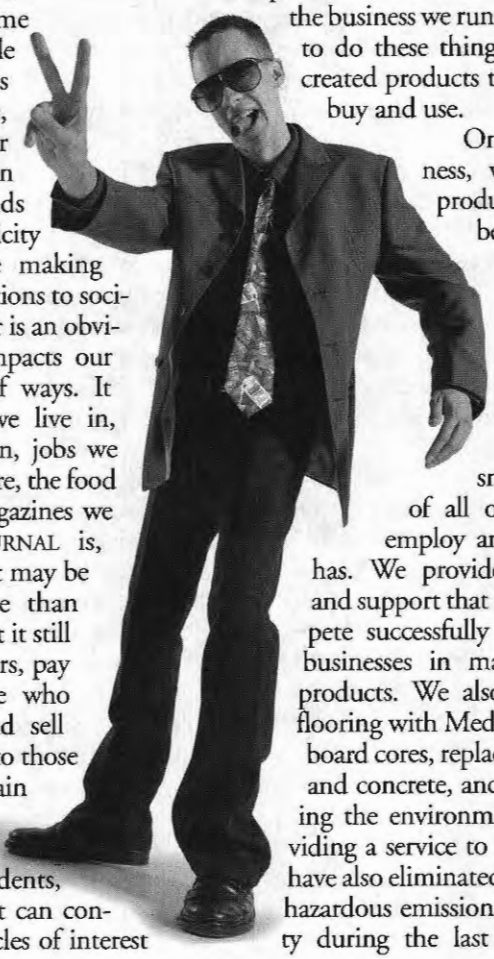
Early Friends created a variety of business innovations, a good example being the "one price rule." In 17th-century England buying any product was analogous to buying a used car. Everybody haggled, and different prices were charged to different customers. Friends felt, on ethical grounds, one should establish a fair price for goods and charge it to all customers. Customers could send children to shop and they would return with the correct change. Transactions were simplified, and businesses grew as a result. Now everybody does it the Friends way.



Photos from <www.absolutvision.com>

In 1974, David Scull founded Partnership for Productivity Service Foundation to foster the private sector in Kenya. Many small businesses were started, providing goods and employment for a variety of people. Some of these were Kenyan Quakers whom Lee visited during a trip to Africa. People were feeling satisfied and were having fun, and their lives had been changed for the better. The Barclays Bank, 300 years after its founding, was providing funding. They had not forgotten their Quaker roots.

So are these same opportunities available to young Friends today? Can Friends, by choosing a career in business, live in keeping with Friends testimonies of Simplicity and Integrity while making meaningful contributions to society? To us, the answer is an obvious Yes. Business impacts our lives in a myriad of ways. It effects the houses we live in, buildings we work in, jobs we work at, our healthcare, the food we eat, even the magazines we read. FRIENDS JOURNAL is, after all, a business. It may be on a different scale than *Time* magazine; but it still must attract readers, pay salaries to those who work there, and sell advertisements to those who wish to obtain something in return (Quaker dollars, Quaker students, Quaker retirees) so it can continue to publish articles of interest to its readers.



We know that the impact of our own small company, Universal Woods, reaches way beyond the walls of our business. We provide 85 percent of the cost of healthcare for our 50 employees and another 70 spouses and children. Over the course of the last 10 years, we have increased wages an average of 1.5 percent over the rate of inflation, allowing our employees to improve their standard of living. They are sending children to college; in some cases, buying homes; making car payments; and saving money for retirement (our 401K plan, by the way, includes a socially responsible stock fund as an investment option)—and that is all made possible by the business we run. We have been able to do these things because we have created products that people want to buy and use.

One part of our business, which creates and produces items that can be digitally imaged and sold for signs, awards, name badges, and the like, sells products that provide a core part of the business of over 500 small retailers. Think of all of the people they employ and the impact that has. We provide marketing plans and support that allow them to compete successfully with much larger businesses in making personalized products. We also make warehouse flooring with Medium Density Fibreboard cores, replacing plywood, steel, and concrete, and positively impacting the environment as well as providing a service to our customers. We have also eliminated 100 percent of the hazardous emissions in our own facility during the last ten years, further

Continued on page 54

Paul Neumann is the president and CEO of Universal Woods. Lee Thomas is chair of the board of Universal Woods, and he teaches business principles at Bellarmine University School of Business. Both are members of Louisville (Ky.) Meeting.

Common Good Bank

A Society to Benefit Everyone

by William Spademan

The Accidental Banker

As Gregor awoke one morning from uneasy dreams, he found himself transformed into a gigantic cockroach.

—Franz Kafka

I never wanted to be a banker. I have always found the financial world boring and distasteful. "Oh my God," says my activist wife, "Never in my wildest dreams did I think I would be married to a banker." However, there is nothing intrinsically wrong with banks. As financial intermediaries, they serve a useful purpose in society. Moreover, as I discovered to my surprised relief, starting a bank can be fun.

The bank we are starting is called Common Good Bank. It will be in Shelburne Falls, Massachusetts. On the face of it, it will be just like any other community bank: offering home mortgages, small business loans, car loans, savings and checking accounts, CDs, merchant accounts, credit cards, ATM cards, and investment opportunities.

But Common Good Bank is no ordinary bank. Its mission is to advance the common good of its member depositors, the wider community and the planet. By "Common Good," we mean peace and justice; a healthy, sustainable planet; and the well-being of each and every individual person, beginning with those most in need. Unlike conventional banks, the bulk of the bank's profits will go to the community. Member depositors will guide the bank's lending priorities and contributions to the community using an innovative combination of democratic systems.

How did I get into this? Twenty-five years ago I grew weary of ineffectual political campaigns and lackluster leaders. It struck me that our government is so persistently bad, we might have to simply start an alternative government dedicated to the common good, and start ruling. "Hey, kids, let's start our own country!" It was a daydream, a whim, a passing fancy. The idea slept soundly for the next 20 years.

Meanwhile, I could never forget that 15,000 children die every day of hunger. Quite a few grown-ups, too. I fast one day a month, so I won't forget. This magnitude of misery is not acceptable. Hunger is only the tip of the iceberg, but it gives me a visceral sense of how enormous and systemic are the problems we face. The world is in an awful mess. Now, more than ever, I feel responsible for working to set it right.

Inspiration

Whatever you can do or dream you can, begin it. Boldness has genius, power, and magic in it.

—Johann Wolfgang von Goethe

So one day, feeling inspired, I set out to design a cure for all the world's ills. Not a new government exactly, but a seed for a new society. A seed rooted in and growing within the current society. A stable, fast-growing seed that could have a good chance of leading to the world of our dreams within one generation.

I experienced this as a spiritual calling. I spent some time imagining yet again a world where everyone has plenty of food, clothing, shelter, healthcare, education and fulfilling work. A world where land, air, water, the beauty of nature and the wealth we have created are protected and used carefully for our common good. A world where community and cooperation are at the center of our lives, where we care about and take care of each and every one of us, delighting in our diversity. A world where decisions are made by everyone, for everyone's benefit. A world at peace.

Engineering

There is no way to peace, peace is the way.

—A.J. Muste

I let my spirit and thoughts dwell in that world for days, trying to discern, looking back from the future, how the world might have come to such a divine condition. Again and again I tried to work it back to the present moment. Then one day, in a discussion about cooperative healthcare, the idea returned that this peaceful world might start with an alternative infrastructure. Not a full-blown government, claiming dominion over all the world, as in my earlier whim, but a

William Spademan is a longtime attender at Mount Toby Meeting in Leverett, Massachusetts. He provides computer support, programming, and low-cost web hosting to individuals and small businesses. He can be reached at (413) 628-3336 or <wspademan@commongoodbank.com)>. *The project described in this article has been influenced by the Friendly Economics group at Mt. Toby Meeting.*

microcosm of the world of our dreams structured as a nonprofit organization within the current society. An organization offering all the fruits of cooperation, so that people could live in that peaceful world right here, right now, to whatever extent they might choose to participate. This is my favorite social change strategy. Live the dream just a small fraction of the time, but more and more. All we would need was a comprehensive design for that microcosm of an ideal society, and some irresistible incentive for people to participate right away.

It was an impossible task, of course—except in my dreams. Goethe said, begin it. So, what the heck, I gave it a shot. As a software engineer for 30 years, I am used to designing impossibly complex abstract machines for social and economic purposes. I am just smart enough to know, beyond a doubt, that I by myself am too ignorant, too biased, too clumsy, and too dumb to get it right. That's how it nearly always is with engineering. You design something ugly and lifeless, then tinker it up, as a team, until it is beautiful and it works. This design of a seed for an ideal society clearly would need a whole lot of tinkering, so it had to be self-adjusting.

Alpha Testing

Build a new society in the shell of the old.
—Mahatma Gandhi

As expected, the initial design was very rough, but it was good enough to begin. I sent it out by e-mail and talked it up. Dozens of people read the plan or discussed particular problems and contributed their suggestions, criticisms, and questions. The seed got polished a bit.

In November 2003, we "planted" the seed here in Ashfield as the "Society to Benefit Everyone" (S2BE) and tested it for a year, keeping it small, so as not to alienate too many people with our mistakes. At first we pursued all parts of the design at once: healthcare, car-sharing, tool cooperatives, et cetera. It was way too much. We decided to focus on only the most basic infrastructure: economics, governance, and dedication to the common good. We would trust in the wisdom of the people to invent the rest later.

About 50 individuals, including 30 business owners, signed up to participate. Everyone made an initial deposit and received a cute S2BE checkbook with checks printed on my laser printer. Checks were accepted only by member merchants. Merchants agreed to contribute a small percentage of each transaction as a rebate, to be split between the customer and the community. I acted as the bank and wrote software to manage the transactions. It was a formalized local currency, with voluntary taxation. Members decided how the "taxes" were spent, initially to help those in need in our community.

It sort of worked. We had in fact created an alternative economic system and government dedicated to serving the common good. But it was too confusing and too disconnected from the real world, and there was too much paperwork.

A Real Bank

When we are dreaming alone it is only a dream. When we are dreaming together it is the beginning of reality.
—Helder Camara

In January 2005, we decided to reorganize as a Savings Bank (a real one). This would eliminate the problems of our informal system and increase dramatically the immediate benefits to individuals, local businesses, and the community. Once we decided to get real, all sorts of people got excited about the idea.

That's when I started studying microeconomics, risk-management, real-estate investment, automated check-processing technology, and bank management. I did feel a little like a gigantic insect for a few days. But it was fun. Drafting an elegant business plan, with help from experts all over the United States, we prepared to give birth to the Common Good Bank.

A Bank to Benefit Everyone

As the plan developed, we kept discovering more potential benefits for everyone. Our annual financial benefit to the community is projected to be as much as $100,000 by the end of the first year. This could provide additional funding for public education, social services, the arts, public gardens, emergency services, community development, food pantries, and many other worthwhile purposes.

Benefits to individuals will include better rates on deposits, better rates on loans, lower fees, affordable stock with a planned return limited to prime minus 1.5 percent (currently about 6.25 percent), rebates from local merchants (typically 5 or 10 percent), and a local debit/credit card for purchases and cash withdrawals in every nearby town.

Benefits to local businesses will include a focus on small business lending, incentives to buy local, funding for economic development, negotiable credit lines, 24/7 advertising, and local debit/credit cards with no fees and immediate deposit to the merchant's account, processed by card-swipe or touch-tone phone.

Timetable

We plan to open the Common Good Bank in October 2007, with 3,300 founding members. Anyone anywhere can join. You can sign up today (or support the project) by visiting <commongoodbank.com>. Or call me.

Common Good Bank will be a new financial system generating funds to benefit the community. Its spending and lending priorities will be decided by direct democracy to serve the common good. Common Good Bank will be, in effect, a seedling for a sensible and compassionate decentralized democratic economy. Whether this seedling will grow to become the world of our dreams within one generation, time will tell.

I hope you will join us.

Chicken Soup for the Cockroach's Soul

Pursuing this calling has overfilled my cup. At a time when so many people are despairing, I am blessed with an unfailingly hopeful vision of our future and a clear view of one possible path from here to there—seeing it everywhere in everything, like a set of architectural overlays. Spending hours talking to people about the bank, I hold out to them this hope for the future, expecting that each person will have a piece of the Truth—some nugget of insight that will improve our plan, so that it may truly lead to a society to benefit everyone. This feeds my soul. It strengthens my loving bond to all of humanity. It's a wonderful life. ❑

■ REFERENCE

Queries and Advices on Money

by Frank Piocos

The Quaker Testimonies of Simplicity and Stewardship are the foundation of our spiritual relationship with money. According to *Faith and Practice* of North Pacific Yearly Meeting, "Simplicity is cutting away all that is extraneous." Thus, the beginning of a life of simplicity is the elimination of unnecessary material possessions, or what Quakers refer to as "cumber." This insures that we are not slaves to inanimate objects and allows us to focus on our faith. Advice No. 15 of the Elders Balby (1656) states, "That all Friends that have callings and trades, do labor in the thing that is good, in faithfulness and uprightness, and keep to their yea and nay in all their communications; and that all who are indebted to the world, endeavor to discharge the same, that nothing they may owe to any man but love one to another." (This last point closely resembles Romans 13:8.) In other words, we must not incur unnecessary debt and we must live within our means.

Turning again to *Faith and Practice* of North Pacific Yearly Meeting, we find a number of advices and queries pertaining to the Testimony of Simplicity:

> Friends are advised to strive for simplicity in the use of their earnings and property, and in their style of living, choosing that which is simple and useful. This does not mean that life is to be poor and bare, destitute of joy and beauty. All that promotes fullness of life and aids in service for God is to be accepted with thanksgiving. Each must determine by the light that is given what promotes and what hinders the compelling search for inner peace.

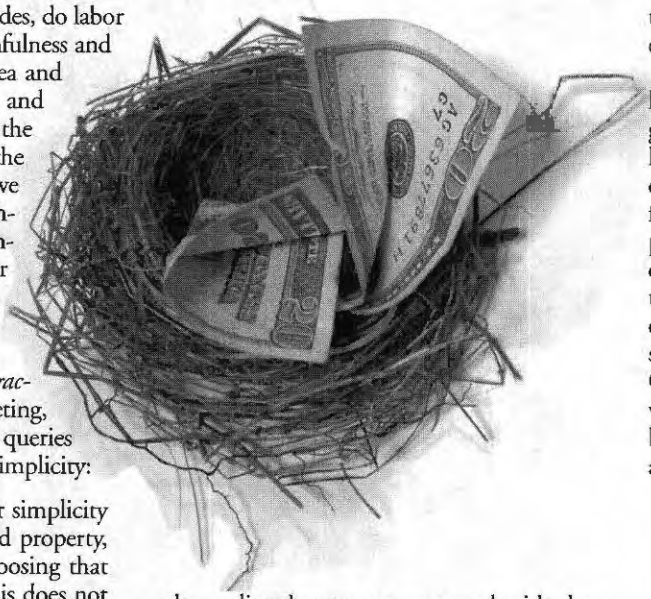
The queries further ask us:

> Do we keep our lives uncluttered with things and activities, and avoid commitments beyond our strength and light?
>
> Try to live simply. A simple lifestyle freely chosen is a source of strength. Do not be persuaded into buying what you do not need or cannot afford. Do you keep yourself informed about the effects your style of living is having on the global economy and environment?

Frank Piocos, a public defender, attends Billings (Mont.) Meeting

In accordance, we, as Quakers, must ask how money impacts our lives and the world. This involves asking ourselves probative questions: Is this purchase necessary? Can I afford this? Would this purchase contribute to oppression or war?

Stewardship begins with the realization that all things of the world were created and belong to God. Psalms 24:1 tells us, "The earth is the Lord's and the fulness thereof; the world, and they that dwell therein." We must



also realize that we are entrusted with these things of the world and must be faithful stewards. John Woolman's simple statement in *A Word of Remembrance and Caution to the Rich* (1793) may serve as a beginning for all consideration of stewardship: "As Christians, all we possess is the gift of God, and in the distribution of it we act as his stewards; it becomes us therefore to act agreeably to that divine wisdom which he graciously gives to his servants." The principle of stewardship thus applies to all that we have and are, as individuals, as members of groups, and as inhabitants of the Earth. As individuals, we are obliged to use our time, our various abilities, our strength, our money, our material possessions, and other resources in a spirit of love, aware that we hold these gifts in trust, and are responsible to use them in the Light.

The queries regarding stewardship ask us:

> Do we keep to moderation and simplicity in our standards of living?
>
> Do we regard our time, talents, energy, money, material possessions, and other resources as gifts from God, to be held in trust and shared according to the Light we are given? How do we express this conviction?

According to Advice No. 9 of *Faith and Practice* of New York Yearly Meeting (2001), "Friends are responsible for the manner of acquiring, using, and disposing of their possessions." To paraphrase Woolman, the business of our lives is to turn all we possess into the channel of universal love. This is the essence of Quaker stewardship.

Many Quakers are fond of quoting the well-known statement that "Quakers set out to do good, and did very well." A brief study of early successful Quakers enables one to easily understand why they were successful. They offered good products and services at reasonable prices. They were honest in their dealings and did not overextend themselves financially. They treated their employees well, and they donated time and money to charitable causes and social issues. In addition, through meetings Quakers were able to establish powerful networks with other Quakers. Implementing their beliefs, Quakers were able to accumulate wealth and use their wealth to effect social change.

The queries ask each one of us:

> Are you honest and truthful in all you say and do? Do you maintain strict integrity in business transactions and in your dealings with individuals and organizations? Do you use money and information entrusted to you with discretion and responsibility?

Through simplicity and stewardship we can positively impact our lives and the world. By improving our relationship with money we improve our spiritual lives. To do this we must live simply, live within our means, be informed consumers, be good stewards, and be generous. Simple, isn't it? ❑

■ REFLECTION

What is Truth?

by Marion Sullivan

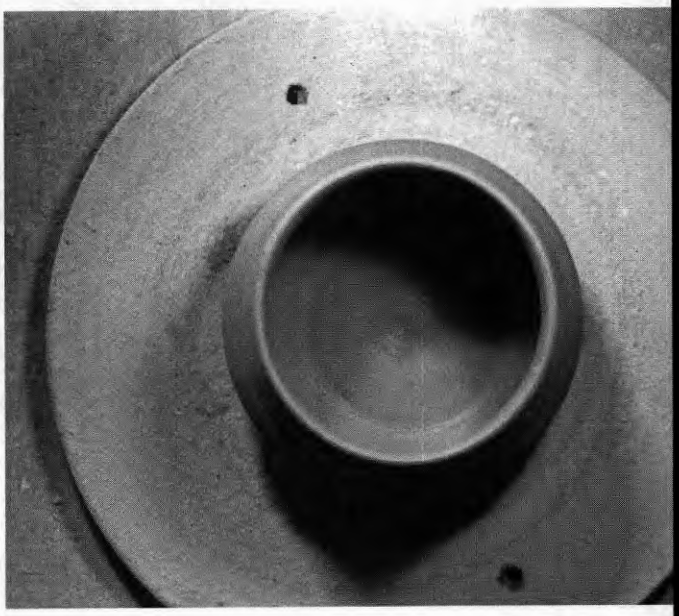
An early Christian bishop and martyr was offered the choice of escaping a fairly horrific death if he would deny Jesus Christ. He replied, "I have served him all my life and received nothing but good from his hand. How theu can I deny my master?" I used to consider this a pigheaded and foolish response—what was required of the bishop but a few words?

The bishop, of course, was right. We are called to live in such a manner that all we do, all we say, and all we think is of one piece. Hence Christ's injunction that if the eye is full of light, so will the soul be, and vice versa. I see now why John's Gospel so frequently refers to Jesus as "the Word become flesh": the divinity lies in a life that was lived utterly consistently. Hence his reply to Pilate's question, "What is Truth?" with the words, "I am the Way, the Truth and the Life. No man cometh to the Father but by me." In the end, God can only be apprehended by choosing to live the Divine: the Kingdom of heaven here on Earth, now.

Readers will gather that the Testimony of Integrity is looming ever larger in my own spiritual journey. So many of the other traditional testimonies are caught up in it: the Testimony of Honesty; of Simplicity; of Plain Speaking; of Speaking Truth to Power; even the Peace Testimony: "The spirit of Christ, by which we are guided, is not changeable, so as once to command us from a thing as evil and again to move unto it." What I say and what I do, how I live my life, respond to others and iuteract with the wide world, all need to be consistent with each other.

Since writing these words more than seven years ago, I have been challenged by the link between wholeness and holiness. To be whole is not to be undamaged: I have discovered that wholeness is forged out of deep pain, grief, and loss. Wholeness is created, and the metaphors of the forge and the potter are accurate descriptions of the process. Both the clay and the ore in their natural state must be destroyed, then worked and reworked until sufficiently pure for the smith or potter to be able to use the material to create something entirely new. I find it illuminating that purity in this context also means consistency: neither potter nor smith can work a material that still has impurities, or is inconsistent.

To be whole is to become the entire creature one was born to be: with all the soul and all the heart and all the mind and all the body. It's also to become something entirely different or new, even though that which is created may always have been implicit as a potential in the original being. C. G. Jung once said, "I would rather be whole than good." I like this way of presenting the question of human existence. I find that at this level, holy living is not a matter of right and wrong, good or bad, but of simple necessity: the uecessity of obedience, or willingness to cooperate if obedience is too much to manage.



Obedience here becomes the ultimate test of faith, because all the evidence is of a cruel and faithless God who has abandoned and actively injured a loving servant or friend, who sincerely seeks to do rightly. To choose to keep trusting in a good God, and that goodness will finally arise from terrible wrong, where every fiber of one's being and every ounce of common sense cries out at the injustice and the pain and the evil is unbelievably hard.

It is hard because the grief and the pain are so great; it is hard because there are no prompts, no helps, and one can only do this

Marion Sullivan is an Australian Friend who has been studying at Pendle Hill in Wallingford, Pa.

as a conscions act of will; and it is hard because it turns all that we know abont God and morality upside down—why should God be rewarded by this gift of faith when God has openly abrogated our trust? How can we condone evil by not resisting it? Yet this is the mystery of the Divine Life entering the material world and hnman life: the reversal of all previous standards and knowledge and ways of being, the overcoming of evil and the creation of new Life by choosing to lay down life and self and righteous expectations.

Doris Lessing wrote a whole series of science fiction novels that wrestled with this concept of "living under the Necessity" or "according to the Need," and I love them dearly, rereading them regularly. Through imagination she is able to illuminate a problem that is not amenable to rational logic. Plato recorded Socrates' attempts to wrestle with the difference between the Divine and the Good, concluding that the Good took precedence over the pantheon of Greek gods as the test for identifying moral living. But the real Divine, which exceeds all human constructs and understandings of God and Good, overturns all human moral referents and demands a blind acceptance and trust in its own right. The way of God, of living Truth turns out to be utterly foreign to our human nature and to our human understanding. God's Good requires acceptance of the unbearable, the breaking up of orderly lives and good living, using those very forces of evil we thought we were called to war against, to create something unthinkably new and different: the Kingdom of heaven here on Earth, Emmanuel—God with us.

I like Jung's description of the human task: "We have all been born to answer a specific question. The answer to that question is our life." To commit ourselves completely and honestly to becoming our Self is to live truthfully and in so doing to live within the will of God, to become, in the words of James Nayler, one with the Universe and that "spirit which . . . delights to do no evil, nor to revenge any wrong, but delights to endure all things, in hope to enjoy its own in the end. Its hope is to outlive all wrath and contention, and to weary out all exaltation and cruelty, or whatever is of a nature which is contrary to itself."

This is holy ground, and you must take off your shoes to stand upon it. ❑

Barbara Benton

A Young Friends' Bookshelf

Bryan Collier

All ages

Rosa

By Nikki Giovanni. Illustrated by Bryan Collier. Henry Holt, 2005. 40 pages. $16.95/hardcover.

For all Americans, Rosa Parks is a heroine. She's the one person among us who stood up—or sat down, as it were—for what was right when a lot of us, from every race and gender on the planet, were ducking our heads, muttering under our breath, and shuffling sideways.

An unlikely heroine, perhaps—an attentive wife, a seamstress, a quiet person by all accounts—she single-handedly made us all ashamed of what we had or had not done and, literally overnight, ignited a movement that would change our society forever.

Mrs. Parks' story, told in a painterly way by poet Nikki Giovanni and illustrated with the layered watercolors and quietly intense collages of artist Bryan Collier, is the story of how one person can make all the difference in a world where, too often, no one even tries.

—Ellen Michaud

Ellen Michaud, a member of South Starksboro (Vt.) Meeting, is the Journal's *book review editor.*

Ages 0 to 4

Hey, Diddle Diddle! and Other Rhymes

Selected and illustrated by Anne E.G. Nydam (with a few comments of her own). Dog Ear Publishing, 2005. 28 pages. $9.95/hardcover.

Quaker artist Anne Nydam's engaging block prints imbue these old rhymes with a contemporary humor that makes them a delight for both little ones and parents.

Little Miss Muffet may indeed sit on a tuffet, but her knock-kneed positioning as she reads a book on spiders makes us chuckle. And the crooked man may indeed walk a crooked mile, but sitting on a fence as Anne draws him, he looks as puzzled about it as the rest of us.

Anne also tries to give us a more comfortable way to read some of the rhymes that, in their original, most of us would never have read to our kids in a million years. Where the original old woman who lived in the shoe whipped her children and sent them to bed because she had so many and didn't know what to do, Anne's indignant parenthetical comments ease our hearts and almost make the rhyme acceptable.

—Ellen Michaud

Little One, God Made You Little One, God Loves You

By Amy Warren Hilliker. Illustrated by Carol Thompson. 12 pages each. Zonderkidz, 2005. $6.99/board.

These sweet, cheerful board books were inspired by the popular book *The Purpose-Driven Life*, and are written by that author's daughter. Both books use sweet, rhyming text to make the important points that God loves the child being read to, God made that child to be loved, and God made that child to be uniquely wonderful.

> Little one, little one, do you know?
> Do you know God loves you so?
>
> Little one, little one, can you see?
> God made you for his family.
> *Little One, God Loves You*

> No one has your tiny nose
> Or your wiggly, squiggly toes.
>
> No one has your silly laugh
> When you splash in bubble baths
> *Little One, God Made You*

These gentle verses make powerful points, and ones that will resonate well with Quakers. We can all use a reminder of God's deep love for us—and how wonderful to be able to share that reminder with a special young one using the rhythmic text of these books.

Add to this the colorful, bouncy illustrations that accompany the text, and these books are true winners. You'll enjoy reading them to your preschooler, and your preschooler will enjoy this comforting introduction to the knowledge of God's presence in our lives.

—Abby McNear

Abby McNear is a mother of two, a writer, and a member of Evanston (Ill.) Meeting.

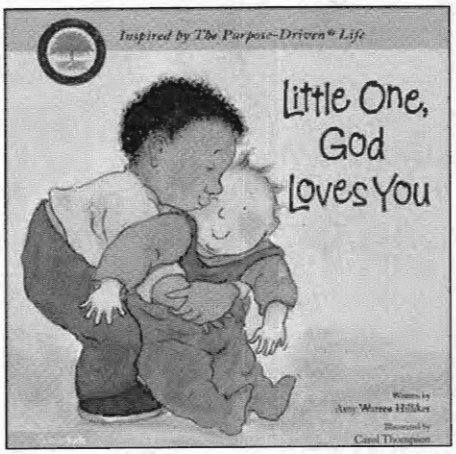
Ages 4 to 8

Who's Who in the Bible

By Stephanie Jeffs. Illustrated by Jacqui Thomas. Abingdon Press, 2005. 30 pages. $11.00/hardcover.

The Bible stands as a rich and powerful spiritual resource, and one of the greatest gifts we can give our children is to be acquainted with the spiritual tools that will help them throughout life as they continue their walk with God. While there are many excellent children's Bibles available, it can be difficult at times to locate a new approach to the Bible that is intriguing to children, yet is theologically comfortable to Quaker parents. It was therefore quite a delight to open *Who's Who in the Bible* by Stephanie Jeffs.

Expecting a rather dull compendium, what I found instead is a clever and humorous approach to organizing material drawn from Biblical accounts. *Who's Who in the Bible* offers informarion about Adam and Eve, Abraham, Jacob, Moses, the Judges, Samuel, Saul, David, Elijah, Daniel, the Prophets, Esther, Nehemiah, Jesus, Jesus' Friends and Enemies, and Paul. Each biblical figure is described through something resembling an "up close and personal" magazine feature. The results



are funny and intriguing. For example, under Jesus we find the following subheadings: Name, Place of Birth, Education, Events at the time of his birth, Childhood, What he said, What he did, Greatest Struggles, Saddest time, and (my personal favorite) Unrepeatable achievements:

> Was resurrected or brought back to life by God after being executed on a cross and buried in a tomb.
>
> Returned to heaven, but sent the Holy Spirit to be active in the world throughout all time.

This bullet-style reporting is simply terrific—especially for kids whose eyes tend to scan the page and hop around, and for whom a page of a regular Bible dense with text may be daunting and uninviting, to say the least.

Each page also contains sidebars that offer further historical details about the events at hand, show where to find the story in the Bible, and a "Connections" section that refers readers to other pages to find those who share things in common with the current figure.

The lively Biblical facts and snippets are supported by energetic illustrations on every page that draw the reader in even further. And although the book is marketed for 4- to 8-year-olds, older children will enjoy it as well. Quaker parents and grandparents will also appreciate the lack of a theological agenda, although since the book includes stories from the Hebrew Scriptures, there will be mention of wars.

—Abby McNear

Freedom on the Menu: The Greensboro Sit-Ins

By Carole Boston Weatherford. Paintings by Jerome Lagarrigue. Dial Books for Young Readers, 2005. 32 pages. $16.95/hardcover.

Eight-year-old Connie lives in Greensboro, N.C., during the winter of 1960, and witnesses the first sit-in held in the South. It happens in February, when four African American freshmen from the local college sit down at the Woolworth's lunch counter and wait to be served. Six months later, Woolworth's finally seats and serves four of their African American counter workers, and segregation continues its slow and painful retreat from the South.

Freedom on the Menu does a skillful and engaging job of telling the story through Connie's eyes. The excitement, pride, courage, and fear of those events are captured neatly through a child's perceptions. When Connie's brother and sister join the protests, she is anxious to help. When Sister winds up jailed, she

is scared because Sister is confined with all the "bad" people. When segregation finally leaves the lunch counter, Connie goes with her family and at lasr orders the banana split she'd seen another child order at the beginning of the book; a simple luxury finally available.

Freedom on the Menu is well-crafted and no one is villainous. For a picture book, Carole Weatherford has done an amazing job of creating believable characters. The waitress who first nervously refused to serve the college students is the same one who later nervously adds an extra cherry and a smile to Connie's banana split. The story is well-paced, and the book includes a page ar the end with historical information on the actual Greensboro sit-ins. Thanks to the well-told story that precedes it, this is a page that will undoubtedly be regularly referenced.

Jerome Lagarrigue's paintings also provide illustration to the text. They are beautiful and keep attention on the story line—enhancing it without being overpowering. *Freedom on the Menu* is a wonderful example of how good historical fiction for young children can be. Quaker parents will especially appreciate the introduction it provides to any discussion of the Civil Rights movement.

—Abby McNear

Ages 7 to 12

Playing War

By Kathy Beckwith. Illustrated by Lea Lyon. Tilbury House Publishers, 2005. 32 pages. $16.99/hardcover.

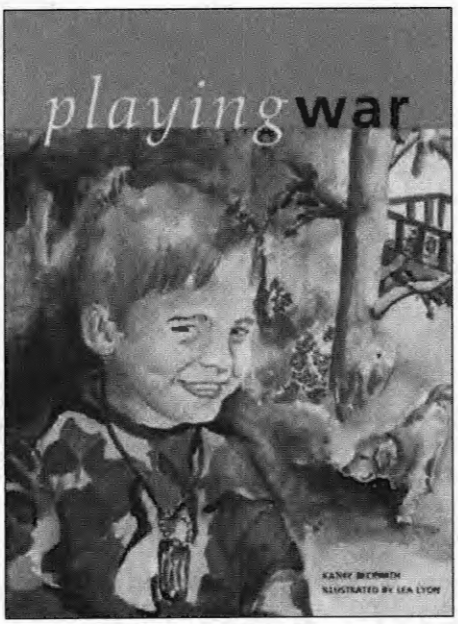
Playing War tells the story of a group of friends who gather during the heat of summer to play. The children debate what game to play before finally deciding upon the game of war.

Organized by Luke, a little boy dressed in camouflage with his own set of dog tags, the game appears to have the potential to end the children's boredom. However, a new boy has joined the neighborhood crowd this summer, Sameer; and Sameer does not want to play the game. This is confusing to the children, until Sameer opens up about why he has moved to the United States to live with his aunt and uncle. The children are shocked to discover Sameer won't play war because he has lived war, and it took the lives of his parents and baby brother. Overcome with compassion, Luke turns the crowd to other games that everyone can play and enjoy.

Kathy Beckwith has selected a tricky story to tell, but she has done it well. The book makes its point about the horrors of war, but avoids a preachy tone, thanks to its emphasis on the friendship between the children. Luke's empathy for his new friend Sameer rings true, which makes this book particularly compelling to children.

Playing War would be an excellent book with which to start a discussion in First-day school about the Peace Testimony, and it makes for good reading at home too. Lea Lyon's illustrations are lovely and support the story beautifully. This book is particularly captivating for boys, to whom war is so often glamorized.

—Abby McNear



Ages 12 and up

Can We All Be Friends? A Boundary-Crossing Conversation

A film by Coleman Watts and Betsy Blake. 2006. Running time 30 minutes. $15/DVD. (Available from Betsy Blake, 519 N. Mendenhall St., Greensboro, NC 27401)

Quaker youth leaders Betsy Blake and Coleman Watts have produced an extraordinarily tender film centered around the question: "Can we all be Friends?"

It's a provocative question—and one that each of us needs to ask ourselves. As Max Carter, director of Friends Center at Guilford College in Greensboro, N.C., points out in the film, Quakerism "is like getting a jigsaw puzzle with 100 pieces. . . . The more we come together, and the more we share the little pieces of the puzzle we have, the fuller view of the full Truth we have."

The film focuses on four meetings in the Greensboro area, each representing a different face of the Religious Society of Friends: Friends General Conference, Friends United Meeting, Conservative Friends, and Evangelical Friends International. A short history of Friends is included.

This film is narrated by bushy-bearded Max Carter, who connects often-poignant on-camera interviews with young and old Friends from all four major branches of Quakerism in the United States. The simplicity of the film is riveting, as its central question is asked, and the answers found by its young filmmakers are offered.

Young people describe their perception of various branches of Friends and express the longing—as they have both at Friends General Conference and the World Gathering of Young Friends—for, if not unity, then acceptance among Friends of each other's beliefs. Older Friends confirm the youngsters' wisdom and express their own faith and longings.

With intelligent camerawork and quiet spaces around each speaker, *Can We All Be Friends?* is a testament to the grace of God and the faithfulness of our children. It is highly recommended as a tool for all young Friends—and their elders—to explore our unfriendly divisiveness and, perhaps, form the basis for a new dialogue toward togetherness.

—Ellen Michaud

■ NEWS

Friends individually and in unity in their monthly meetings have been holding in the Light the life of Tom Fox, a Quaker who was killed in Iraq while serving as a member of a Christian Peacemaker Team. A member of Langley Hill (Va.) Meeting, Tom Fox and the three other team members were abducted last November by a group of insurgents calling for the release of all Iraqi prisoners held by the United States. Tom Fox's body was found in a ditch in Baghdad on March 10. He had been shot in the head. The three other team members were later released unharmed. Among the responses of Friends and monthly meetings since the news of Tom's death, Judith Dancy, minister of **Winston-Salem (N.C.) Meeting**, recalled the words of William Penn, who wrote in 1693, "A good end cannot sanctify evil means, nor must we ever do evil that good may come of it. . . . Let us then try what Love will do. . . . Force may subdue, but Love gains: and he that forgives first wins the laurel." Judith Dancy continues, "How do we feel toward the people who committed this heinous murder of Friend Tom Fox? They seem so filled with hate; do we hate them back? Is hate ever an answer in either our Christian or our Quaker heritage? We know it's not, but sometimes there is an empty space within us where that hate might have been. We don't know what to fill it with. Maybe the best we can do is to follow Tom's own pattern, and see what Love will do. Maybe we can love them: the murderers and all the terrorists who strike such fear in many of the rest of us. Don't ask me how, and don't ask me what such love would look like. But try with me to do it anyway." In its monthly meeting for worship for business on March 21, Winston-Salem Meeting approved a minute of support to be sent to Langley Hill Meeting "regarding the loss of Friend Tom." **Rochester (N.Y.) Meeting**, in its meeting for worship with a concern for business on March 12, approved this letter to be sent to Langley Hill Meeting: "Dearest Friends, Our prayers and our hearts are with you in mourning the death of Tom Fox. We grieve for the ending of his physical presence and know that his Spirit continues to live among us. We rejoice that he lived and that he had the courage to witness to his beliefs and to work toward a more peaceful world. Blessed are the peacemakers and blessed also are those who support the peacemakers. Tom's witness was grounded in your loving and faithful community and touched our lives. We are grateful for Tom's witness to the restorative power of love and nonviolence. We will continue to hold all of you in the Light . . . and to pray for all who have suffered in this conflict." Rochester Friends also approved that their letter be sent to local newspapers.

Des Moines Valley (Iowa) Meeting, during its meeting for worship for business on March 12, approved sending similar letters to Christian Peacemaker Teams, Langley Hill Meeting, and to Hopewell Centre (Va.) Meeting, where Tom Fox was a frequent attender. The letter states, "We write in sorrow at the news of the death of Tom Fox in Iraq. . . . The courage of the CPT witness has challenged and inspired us to search out where the Peace Testimony is calling us as individuals and as a meeting, and it is with great sadness that we have learned of Tom Fox's sacrifice. Our prayers are with you . . . in this time of loss and uncertainty. We pray with you for peace for the suffering people of Iraq and that the work of healing and rebuilding may soon begin." In its meeting for worship for business on March 12, **Haverford (Pa.) Meeting** approved a minute of condolence to Langley Hill Meeting for Tom Fox: "We share in their deep sense of loss of Tom Fox and we celebrate his life and what he was trying to do in Iraq. Peacemaking is costly, and it is the tradition of Friends to bear the price of nonviolent advocacy. We thank Tom for bringing the light of peace to troubled places, and we hold you in the light." At **Madison (Wis.) Meeting,** clerk Susan Greenler remembered attending a weeklong Beyond Diversity 101 workshop with Tom Fox. She recalled his gentle presence and asked that his wife and children be held in the Light and that there should be prayers for peace and an end to hostilities that have claimed far too many lives. Fred LaMotte, a member of **Olympia (Wash.) Meeting,** posted on his weblog, "In Memory of Tom Fox," in which he stated, in part, "I give thanks for the life of Tom Fox, a brave Quaker activist who was murdered for peace. His body was found in Baghdad yesterday, after years of justice and peace work for Iraqi people. He did not resist the Evil One, but looked for God in his enemy's heart." *—newsletters of Winston-Salem, Rochester, Des Moines, Haverford, Madison, and Olympia Meetings*

New York Yearly Meeting, in its spring session on April 1, approved a minute of conscience that Friends "share a concern about meeting the minimum needs of all people." Under consideration since 2001, the minute was brought before NYYM by Radh Achuthan, a member of Peconic Bay Meeting of Long Island Quarter. "This became my concern after 9/11," Radh Achuthan said. "In every country people have the same basic needs. We could meet the needs of all people if we remove much of the violence and competition we have with one another." The full text of the Minute of Conscience reads: "Friends share a concern about meeting the

minimum needs of all people, which we define to be: providing adequate drinking water, nutrition, clothing, housing, primary healthcare, and five years of primary education, to be achieved by the year 2030. Friends are advised to raise the issue on all occasions where it is possible to influence individuals, groups, and organizations. We charge our clerk and general secretary to make a special effort to speak about this issue with regional, national, and international groups. We encourage Radh Achuthan to continue his ministry on this issue under his existing travel minute." Christopher Sammond, general secretary of NYYM, said the minute had the approval of Peconic Bay Meeting and the recommendation of the Witness Coordinating Committee of NYYM for approval by yearly meeting. The year 2030 represents a compromise between optimism and pessimism that the goals of the minute can be achieved, he added. "We know what God wants us to do. Now, how do we do it? This will take efforts by individuals as well as by groups. We have to exercise our lives in unity and simplicity for the good of everyone," Christopher Sammond said. From India, Radh Achuthan has resided in the United States since 1960. He teaches Physics at Long Island University and is interested in social psychology and social planning. He has been a convinced Friend since 2002. As part of his concern to provide for the minimum needs of all people, he is establishing the Global Truth Reconciliation Commission. The developing website for GTRC affirms, "The first priority of the Global Truth and Reconciliation Commission effort is to call upon people to stimulate their thoughts and actions toward meeting the minimum needs of all the people of the world. . . . Were our energies not sidetracked to pursue wasteful consumption, we would opt to share and care, as an expansion of our love and concern to enable the impoverished . . . to meet their minimum needs." According to Radh Achuthan this is also an opportunity to meet further with people and to worship with people. "Worship is absolutely essential to communicate what each of us can do intentionally," he said. —*New York Yearly Meeting, Christopher Sammond, Radh Achuthan, and the website of Global Truth Reconciliation Commission*

Casa de los Amigos, the Quaker guesthouse and center for international understanding in Mexico City, has announced plans for a 50th anniversary celebration from October 27 to 29. This year, Casa de los Amigos celebrates 50 years as a civic organization and prepares to launch a new peace program for the years ahead. Throughout its history, Casa de

los Amigos has served as a remarkable crossroads for travelers engaged in peace and justice work in Mexico and Latin America. Inspiring encounters, unexpected connections, and surprising new friendships are all part of the daily bread of la Casa. Mexico City Meeting meets each Sunday in the upstairs library, a room filled with light thanks to the famous Mexican artist, Jose Clemente Orozco, who originally built the house as a studio. Friends from across the United States and the world have passed through the Casa's doors, along with thousands of fellow seekers. Some have found refuge, some renewal, some new opportunities for action. Through the decades, the Casa's civic association has been host to a wide range of peace and justice programs. Youth exchanges and workcamps have been a central part of the Casa's history, and student groups continue to use the house as a base for projects in Mexico. In the 1980s, when wars in Central America sent refugees flooding into Mexico, the Casa opened its doors to hundreds of people in need. Over the years, organizations working for peace, promoting human rights and social justice, and serving the needs of the poor have found a base for action, a quiet space for retreat, and a partner for collaborative programs in Casa de los Amigos. Today the Casa continues to host travelers from all over the world, offers a resource center for people interested in peace and justice work in Latin America, and helps link volunteers with peace and justice organizations in Mexico. After 50 years, Casa de los Amigos is also going through several changes—developing a new vision for a peace program, transitioning to a new board of governors (half from the United States and half from Mexico), and hosting a Quaker-in-residence. Friends are invited to join the Casa de los Amigos community in celebrating its past and future during the upcoming 50th anniversary celebration, October 27–29, in Mexico City. For more information visit <www.casadelosamigos.org>, write <50aniv @casadelosamigos.org>, or call +52 (555) 705-0521 or +52 (555) 705-0646.

Sherry Hutchison was honored on April 8 for decades of working for peace and social justice. A member of Des Moines Valley (Iowa) Meeting, Hutchison, 87, was awarded the 2006 Bishop Maurice J. Dingman Peace Award by the Catholic Peace Ministry at the organization's annual dinner in Des Moines. "She was chosen for her complete dedication to justice and peace. She comes to the effort from deep spiritual and personal conviction," said Bob Brammer, a member of the group's board of directors. Hutchinson is a role model for many in the peace movement, according to American Friend Service Committee's Iowa program coordinator Kathleen McQuillen. "She's always right there on all social justice issues, inspiring others to keep moving. When you show up at some event or meeting, Sherry is already there, handing out informational fliers or literature about the next event. She's really on the ball," McQuillen said. Catholic Peace Ministry, an independent organization that uses prayer, dialogue, and action to work for justice and to pursue peace, seeks to help people answer God's call to be instruments of peace. When considering candidates for the Dingman award, the committee looks for people who carry the late bishop's characteristics, Bob Brammer said. Rev. Maurice Dingman was bishop of the Des Moines Catholic Diocese from 1968 to 1986 and was revered for his commitment to justice, peace, and equality. "Dingman used to exhort his colleagues to 'Use me!' Sherry shares the bishop's talent for collaboration and reaching out to others. She is a gift to us,"Brammer said. —*The Des Moines Register*

On May 4, American Civil Liberties Union and ACLU of Georgia released new evidence that the Federal Bureau of Investigation is conducting counterterrorism investigations into School of the Americas Watch (SOA Watch). SOA Watch is a faith- and conscience-based human rights group that organizes yearly nonviolent demonstrations calling for the closure of the Western Hemisphere Institute for Security Cooperation (formerly known as School of the Americas), a controversial training school for Latin American soldiers located at Fort Benning, Ga. The released documents show that after 2001, FBI surveillance of SOA Watch's annual demonstrations became "priority" and subject to "counterterrorism" monitoring while repeatedly emphasizing that the protests were peaceful. Reverend Roy Bourgeois, a Maryknoll priest and founder of SOA Watch said, "We gather yearly to remember those killed by graduates of this school, and to nonviolently call for a change in U.S. policy towards Latin America. . . . It's clear that this surveillance is politically motivated, and it's a disgrace that instead of investigating any of the heinous crimes of graduates of the School of the Americas, our government is using its resources and time to monitor peaceful demonstrators, people who are working for true democracy in this country." The documents come to ACLU as a result of a national campaign to expose domestic spying by the FBI and other government agencies. ACLU has filed Freedom of Information Act requests in 20 states on behalf of more than 150 organizations and

individuals. In response to these requests, the government has released documents that reveal monitoring and infiltration by the FBI and local law enforcement, targeting political, environmental, and antiwar groups. For more information visit <www.soaw.org/new/docs/SOAWFBIFiles.pdf> or <www.aclu.org/spyfiles>. —*School of the Americas Watch*

BULLETIN BOARD

Upcoming Events

•August—Lugari, Malava, Kakamega, Tanzania, Elgon, Tuloi, Vihiga, East Africa North, East Africa Kaimosi, Nairobi, Elgon East, Chavakali, Vokoli, Central (Africa), Bware, and Chwele Yearly Meetings

•August 2–5—Iowa Yearly Meeting

•August 4–7—Alaska Friends Conference Yearly Meeting

•August 4–13—Central Yearly Meeting (U.S.)

•August 5–10—New England Yearly Meeting

•August 10–13—Rocky Mountain Yearly Meeting

•August 11–13—30th annual Quaker Lesbian Conference. "Sent by God—Radical Foremothers," with Marcelle Martin, at the Burlington Quaker Center, N.J. (610) 272-2205 or <QLConf@aol.com>.

•August 11–19—Canadian Yearly Meeting

•August 16–20—Ohio Yearly Meeting Conservative

•August 17–20—Jamaica Yearly Meeting

•August 23–27—Uganda Yearly Meeting

•August 29–September 1—France Yearly Meeting

•August 31–September 4—North Carolina Yearly Meeting

Resource

Friends Boys School in Ramallah has launched a new online magazine, *Behind the Wall*, as a platform for Palestinian youth voices. Each new edition will be published monthly during the school year. <www.lifebehindthewall.com>.

Fighting over Money

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could see a way for couples to stop fighting over money.

It was simple—so simple I almost feel foolish putting it into words. Couples can embrace a difficult, tight budget. The way out of fighting over money is the hard way. There is no easy way. You just have to not buy as much, try to earn a little more, and be patient. The patience part is the key. Patience is paradox's best friend. Paradoxically, if you patiently live by an austere budget, you'll get to spend freely later. Money, though, is a great tempter. It seduces us into thinking that there is an easy way—a conflict-free way—to happiness. No, happiness is difficult to achieve. There is no resurrection without bearing the cross. To stop fighting over money, we have to bear the burden of a disciplined financial life. It's the hard way to go, but it's a way out of the fight.

There's another paradox to embrace. It is this: If we treat money as not all ours, it will become ours. This means that it is importanr that we begin our austere budget with a donation. Some recommend tithing. The amount matters, but not as much as what a donation symbolizes. By beginning our focus on money management with a donation, we are symbolically admitting that money doesn't really belong to us. All that really belongs to us is love and meaning—our primary concerns. Money, which is a secondary concern, is ultimately irrelevant. It's not really ours anyway. It's the community's. Money is actually owned by society, not you or me. Collectively we own money, not individually.

When a couple decides that this is our money, when they begin their budgeting with a donation, when they embrace patient austerity, they break out of the ongoing fight over money. They don't, however, end conflict, but they find peace in a different kind of conflict—they squarely face money's seductive lure and live with self-discipline.

Furthermore, if we as citizens embrace the communal nature of money—that it's ours together and needs to be shared—and seek to spend conservatively, making up the needed difference with determination to share the workload (rather than blame and fight), we pull out of financial jams.

Common sense tells us this, and yet

common sense also tells us that this approach, by itself, is utopian and unrealistic. Religion can make it realistic.

Religion is the naming of and making sense of spiritual experiences. If we would acknowledge the in-breaking of transcendence in our daily lives—those many simple, mystical moments when we inwardly exclaim, "Wow!"—we break out of the realm of power struggles, triangulation, and political blaming into the realm or reign of God. Religion is about our urge to transcend, to resist being swallowed up in the struggles inherent in life. Religion is the invitation to look upward without denying what we're standing on. It is the realization that money matters, but only as a diving board into the ocean of God's care. Religion changes our perspective, making us cry over excellence and the sublime and compassion rather than conflicts about what we don't have. If all we've got is money, or if all we focus on is money, we don't have much. With God we have enough.

Money is worth fighting over, but the fight needs to be between you and money, not between you and your partner and money. The fight needs to be about making sure that money is treated with respect, spent with great self-discipline, earned with great care, given away with great detachment, and transcended with awe for the gifts inherent in life itself.

From this perspective, money can teach us that peace can include conflict if we fight in twos, not threes. Peace is achieved, I believe, by developing the ability to confront problems without triangulation. We can stop fighting over money when we embrace money's basic simplicity and creative power while simultaneously facing its destructive lure with courage and self-discipline. Thus, rather than trying so hard to get more money or to live with less and less money, we learn to respect money, even befriend it. And therein lies the answer: if you befriend your enemy, you destroy the enemy. Money as a friend is no longer an enemy. ❑

Living with Beggars

continued from page 17

for each other."

After a few weeks of deliberation I reached a decision as to what constitutes a moral relationship to panhandlers—for myself. I decided that if people ask, and I have money with me, I will give to them. I also decided I will look them in the eye, and I will stretch myself to have a conversation with them.

A few days after I reached my decision, I had two opportunities to put my new ethics into practice. An elderly man with a cane, well dressed and looking very dignified, offered the first one. I passed him, nodded and smiled. I heard my daughter, who was a little behind me, greet him. When I heard his reply, I could tell he was asking her for money. Determinedly I walked on, willing my ears to be deaf. Immediately I felt disappointed in myself; already I had succumbed to the letter, rather than the spirit of my decision. I had thought I could ignore him, since he hadn't asked me; he'd asked Cheyenne.

I saw how deep-rooted my attitudes really are, and I hoped I would be given a chance to redeem myself. We continued walking homeward, filled shopping bags in hand, and a portly woman met us. We said hello, and she asked me, "Do you have a dollar?"

Looking into her dark brown eyes, I said enthusiastically, "I *do*."

"Do you have *two* dollars? So I can get something to eat?"

"I *do*!" I said joyfully. As I went for the two dollars, I asked, "What are you going to get? Do you have a taste for anything in particular?" I smiled and looked into her eyes again.

"I think I'm going to get me a hot dog at that place up the street."

We exchanged names, and she commented, as so many people do, about how pretty Cheyenne's name is. When I looked back a minute later, she had disappeared, much too quickly for the hot dog stand. That meant she'd probably rounded the corner where there is a liquor store up the block. I thought about the verse in Proverbs. I felt happy to have talked with this woman; happy to have given her money; happy that I had been able to look her in the eye, not begrudging her, not deciding how she should spend the money; happy to be human with her under the rapidly falling snow. ❑

The Costs of the Quaker Faith

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when all of its parts are happy. But when local congregations lose their integrity, or their wholeness, by any combination of occurrences over time, Friends sometimes come to rely on the wider bodies, like quarterly and yearly meetings, to nourish their spiritual lives. These wider bodies take on the responsibilities in paid positions that were once taken on, face-to-face, by volunteers at monthly meetings.

Some yearly meetings have reaffirmed the decentralized, grass-roots nature of faith. These organizations have created a process for finance from the grass roots up, where "covenant" contributions to wider bodies are considered and approved by monthly meetings instead of discerned at the top and sent down. The larger Friends bodies like AFSC, FCNL, and Friends schools and colleges have encouraged professional participation by non-Friends in both financial and nonfinancial ways. These larger budgets generally rely heavily on a small number of very wealthy donors instead of broader smaller-donor support. It's important that the wider religious Friends organizations—the quarterly and yearly meetings—continue to insist on bottom-up financing. In this way, our faith will be a truly remarkable gift to the world within our self-imposed restrictions. It is important for Friends to understand that costs of a monthly meeting are not the "overhead" to the our spiritual life—they are integral to that life.

I hope these thoughts will provide a simple motif for each meeting to develop. At the same time, I hope the contributions to our Religious Society are spread as evenly as possible across all members. With the hard work done in preparing the right budget, each Friend can more easily give according to the measure of Light reflected back by the monthly meeting. Each Friend will then grow spiritually from the gifts that are made, no matter the total amount given—one Friend relative to another. There are books written on the transforming power of prayerful giving.

We might agree that Benjamin Franklin was trying to tell us that living beyond our means takes its toll on the life of an individual. Inversely, we might consider that spending within our means, in the right proportions, gives Life to our religious community. ❑

Ministry and Money

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in journals and letters to make it clear that individual Friends regularly and unobtrusively gave cash to assist other Friends who were traveling in the ministry—both those going forth from their own meeting and visitors to their meeting.

However, as William Taber observed, it also was assumed that Friends who were ministers would have "a competence," or as we might say, a "day job." Like Paul of Tarsus with his tent-making, Friends expected all to support themselves, including ministers. They also understood that when a Friend traveled in the ministry he or she might need additional support, as might a family left at home—and this help was provided.

In addition to voluntary contributions to traveling ministers, Friends were actively solicited for financial assistance to carry on projects, such as Anthony Benezet's school for African Americans in the 18th century, and schools for freed slaves in the south after the Civil War. Monthly meetings collected money to help "necessitous Friends," or those who suffered from a fire or other calamity. In the 18th century, subscriptions were raised, for example, to help those suffering from the Boston blockade in 1774: a piece of paper was passed around in the men's meeting for business and individuals were invited to write down how much money they would contribute. Towards the end of the 19th century monthly meetings increasingly budgeted for social action and religious education projects and programs rather than passing a subscription paper for individual projects.

Before the separations of 1827–28, Sunderland P. Gardner wrote in his Memoirs, "When ministers from England, London Yearly Meeting, visited America, American Friends paid their expenses *while here* and *vice versa*, but this arrangement ceased at the time of the division." His opinion then (1890) was that "if a monthly meeting thinks it is advisable to assist a member in his or her work by contributing of its substance, or if individuals feel this duty upon them, there is liberty; but being a spiritual affair, it should be felt after spiritually." This seems to represent a subtle shift of emphasis from earlier language around the issue. The cause of the shift is embedded in the schisms of the 19th century.

It appears that our current theological difficulty with paying for ministry in any form stems from the 19th century, not the 17th. After the separations, Friends in each branch tended to define themselves in terms that differentiated them from those "others." So when some Friends began active and enthusiastic evangelizing, others decided that "real" Friends (meaning "us") don't proselytize: never had, and never will. When some Friends paid pastors, others rediscovered the testimony against hireling ministers, deciding that Friends never paid anything for any form of ministry: never had, and never will. It is ironic that we remain trapped in the divisive language of our historical separations of the 19th century, and forget the example of earlier Friends who actively provided assistance where necessary.

The defining characteristic of the Religious Society of Friends is not whether we pay or do not pay ministers. Earlier Friends were drawn together to testify to what Christ was teaching them, inwardly. One of the things they were being taught was that a state-mandated church paid for through compulsory tithes was inimical to God's Realm. A defining characteristic of Friends was their experience that God raised up ministers among them who would help them all live lives that witnessed to God's Truth. Can we rediscover that we have been gathered together for the divine purpose of demonstrating through our daily lives together the kingdom that Jesus described as being among us?

It is time for us to lay aside our idols, and come with openness into God's presence, *together*. Friends today need to open our hearts to see what God is teaching in regard to making it economically possible for a minister who is led to spiritual work that is recognized by his or her meeting to accomplish it. This is a critical piece of unfinished business for unprogrammed Friends. It is an opportunity for us to test again the experience of faithful Friends through the centuries that God *will* teach us and bring us into unity *if we ask and listen.* ❑

oversight of some authorities who think they know what and how you should get the necessities of life.

We all know Quakers who live a simple life through voluntary poverty. But we also know what real, involuntary poverty is like. That kind of poverty forces one to live with criminality, with lack of medical care, with substandard housing, and with low-quality food. Simplicity, the ability to lead an intentional and directed life, is very different from that. It requires that these components of real poverty are mostly absent. Money turns out to be the lubricant for simplicity, just as it is for equality, because it allows its possessor to make good, spiritual choices.

Money-based societies have destroyed old-fashioned, self-sustaining communities; that's true. Quakers cherish the Testimony of Community, but where is that community if the worth of people is measured by their incomes, and if the worth of goods and services is measured by their prices? How alienating a money-based society seems to be at times! We feel that people who are successful in business, sports, or entertainment must be wiser than the rest of us. Why? They make more money. And money is seen to measure merit. We both mourn and take evil delight when the mighty, like Kenneth Lay of Enron or Bernard Ebbers of MCI/WorldCom, fall from grace. They weren't so great after all, we think to ourselves. But deep down inside, we still feel that they were great, because they had more money than the rest of us. Clearly, that represents the dark side of money-based society.

So it is clear that love of money can easily turn to idolatry. If your worth is tied up in the amounts of money you can accumulate and spend, you tend to forget that money, like the land, is something that we should care for, or nurture, not something that we own. If you use money to exercise power over others, to demean others, or to force them to follow your will, you are using a valuable resource to break the spirit of another being. And in today's world, these activities are all too frequently the stories of business and government in our daily press.

What we really need is a temperance movement for money. How do we use it responsibly? After all, unlike liquor, you

cannot ban the use of money. And for Quakers in this instant, as in so many others, wisdom tends to come from listening to that still, quiet voice. A leading for the use of money is what it takes to not use it foolishly. The rules are neither new not onerous:

- Earn a money income responsibly. Find a work activity that is distant from war or environmental destruction. Try to make the work environment fair and democratic for all who work with you.
- Spend money on the basics. The idea is not to deny the manufacturer and the retailer a generous living, but to shape their delivery of goods or services to the market with goods that enhance life.
- Invest money not only for your future but for the planet's future. Most of us plan to live in old age on accumulared wealth. The productivity of that investment needs to bring a peaceful and ecologically improved world.

Money in biblical times was something unusual. Camels, sheep, and the tools used in vineyards and fields were productive. Ownership of these things meant survival. Today, that role is represented by money. Today it is the hording of things that money buys that causes us problems, especially spiritually. Using money, income, or wealth to make the economy work is not the problem. People used to horde money (gold or silver) to show their richness; today we horde our possessions—the clothes, electronic gimmicks, houses. They are meant to make us feel secure. But they place us in a noisy world, cluttered with goods and closed off from nature. How do we get away from such spiritually negative aspects of the material world? It takes the right use of money—like everything else in the modern world, you have to buy your way out.

Vaudeville singer Sophie Tucker was right when she said: "I've been rich and I've been poor; rich is better." It doesn't sound very Quakerly, but it is probably closer to the way we have acted over the past 300 years. Money is the invention of the modern world that makes the dreams of the past possible. It is a powerful motivator. Of course it is not the point of life; it is a mere lubricant. But without that lubricant, the testimonies of Quakers—like our industrial machinery—would grind to a halt. ❑

Quakers and Capitalism

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First, of course, you pray and seek God's guidance. We believe that any one of us may be called into ministry—to do something good for the world. Some among us, I pray, will be called into economic ministry, as Kenneth Boulding was. Beyond this, I have three more ideas that meetings might take up.

To begin with, we could start with our comfort zone, the Peace Testimony. Let's develop a testimony on economic sanctions as a tool of foreign policy. We know how devastating they have been to the people of nations we are punishing, and we know they often fail to meet their political goals. Economic sanctions have been around for quite a while and there is a lot of research to inform our work. Sanctions may be useful in some circumstances, but they desperately require informed and conscience-led reform.

Second, again inside our comfort zone—but not for long—is the problem of secure retirement. Friends already have a track record of successful innovation with retirement communities, assisted living, hospices, and long-term care. But our institutions on the model of Medford Leas are beyond the means of most people, including most Quakers. And a lot of people of means will soon be outliving the means that make these places affordable to them now. In the next 20 years, many of us are going to fall into poverty in our old age. Let's start thinking, planning, experimenting with ways to meet this looming need.

Third, a simple way to restructure the problem, especially for religious communities, is to start by redefining "the good life." The "American Dream" turns into a nightmare when extrapolated into the future, especially if it's adopted by China, India, and the rest of the developing world. The planet just cannot support billions of people living as we do. That means we have to live with less. It means radical change and sacrifice.

The question then becomes: are we Quakers like the rich young man in the Gospels who asks Jesus, "What must I do to enter the kingdom of heaven?" Jesus answers with the essentials of the law, stressing the Ten Commandments. The young man says he already does these things. "One thing remains," says Jesus. "You must sell all that you own and give it to the poor, and come follow me." And the man went away, very sad, because he was a man of great wealth. Will we walk away, sad, but unable to take the last radical step?

Right now, few of us know the one-third of U.S. children now living in poverty. But that may be about to change. Friends have gone through three stages of social status. We started out as yeoman farmers and small family tradespeople in the 1650s. By the mid-1700s, most British Quakers were in the upper and upper middle classes. U.S. Friends were more generally distributed on the social landscape and have remained so ever since, but they were not usually poor. Then, in Great Britain during the 20th century, the great Quaker fortunes dissolved as privately owned companies went public and their Quaker owners became managers. Demographically, we Quakers have converged on the middle-middle class from both ends throughout the past 100 years. This trend accelerated in the period following World War II, as new, more suburban meetings have sprung up in and near university towns.

Now I believe we may be on the cusp of a fourth stage, one of descent into poverty through the cracks in the floor of the middle class. The knowledge economy will increasingly leave behind those of us who are "stuck" in the service, education, and social service sectors—the so-called secular church. Our real incomes have been stagnant for two decades already. And many of us are about to retire. Baby boomers (I am one) are very likely to outlive our savings and our safety net is fraying.

This will bring a new challenge to our meetings—a potential for intergenerational conflict. Retiring boomers will leave behind in our meetings younger families struggling to keep afloat with both parents working. As the ranks of the long-lived elderly swell, these younger people may come to resent our incredible wastefulness, imprudence, selfishness, and our political power as a voting bloc, not to mention the economic burden of supporting both us and the debt we have amassed.

What are we going to do about that? And about all the people who are poor or over-extended already? ❑

Young Friends

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impacting our environment.

We do all of these things because we think they are good business practices. We also believe our Quaker beliefs tie into those practices in a very clear way. Young Friends who share these beliefs have, when coupled with imagination and schooling, a leg up on their competition in the world of business.

Honesty and personal integrity are at the core of our success and that of most businesses we know. Enron and Tyco may get the headlines, but people want to do business and associate with people who treat them fairly and whom they can trust. There is a picture of a Quaker on the cover of the Quaker Oats box because Quakers symbolized trust and good value when the company began in the 1800s. (Imagine, Quakerism as a consumer brand!)

Other Quaker values are also useful in business. A person practiced in achieving consensus has had to learn to really listen to others and understand what is important to them. That is a vital skill to have on a sales call. A belief that there is that of God in everyone is a good start in understanding the rationale for employee empowerment. It is also useful in doing business with people from the over 30 countries that use our products.

Lee's favorite story in that regard was when our Indian distributor came to visit our company and opened up his notebook to take notes. It had a picture of Gandhi on its cover. Lee interrupted the meeting in our conference room to invite the distributor down to his office to show him the pictures of Gandhi and Martin Luther King Jr. on his wall. In our lunchroom we have four tables with quotes from King, Gandhi, Edward Deming, and Lee. We call them company value tables because the quotes represent core parts of what we believe and what our company is based on.

Friends have always known that if we want to change the world we live in, we must be a part of that world. When young Friends choose to engage in business they are involved in a fast-changing environment, but they can bring timeless values to it. And they have the opportunity ro have an impact far beyond their everyday job. ❑

Woolman Community Development Corporation

PO Box 4029
Mount Holly, NJ 08060
Tel: 609.261.2399
www.woolmancdc.org

John Woolman Walk

Sunday, June 25, 2006

WOOLMAN

10:00 Meeting for Worship at Mount Holly Monthly Meeting
(First Day School is available for children)

12:00 Complementary Lunch at Brainerd Street Commons

1:00 Tour continues.
Visit the old School House where the 18th century Quaker John Woolman taught using his *First Book for Children*, and The John Woolman Memorial House, all while walking along the streets and by the places where John Woolman spoke his truth and worked to end slavery in the 18th century.

For lunch reservations call 609-261-2399.

The John Woolman Walk is sponsored by Woolman Community Development Corporation, a group of Quakers concerned about home, neighborhood and the opportunity for quality living. Brainerd Street Commons is its co-op apartment community for adults 55+. Designed to be affordable, attractive and maintenance free.

Brainerd Street Commons

Amenities include fitness room, common room with wide screen TV, areas for entertainment, spreading out, socializing, relaxing, computer cubicles, greenhouse, outdoor lawns, resident gardens. Small and friendly atmosphere with on-site community manager. In town living offers the best of both worlds!

One bedroom apartments are spacious and have private storage room. All have decks or porches with scenic views. Visit us at www.woolmancdc.org or call 609-261-2399 for more information. Tours and information will be available at the luncheon on June 25 or by appointment.

Deaths

Kleiss—*Lieselotte (Lee) Maria Kleiss*, 79, on December 15, 2005, in Celo, N.C., from colon cancer. Lee was horn on October 21, 1926, in Frankfurt, Germany, to Charlotte Kleiss, a social worker, and Felix Kleiss, an engineer. Although Lee's family had been professing Christians for several generations, both of her parents had Jewish ancestors, so when the Nazis came into power, Lee, then seven years old, was not allowed to join the Hitler Youth program with her friends. Her "tainted heritage" also prevented her from playing the role of Mary in a Christmas play. When Lee pointed out that Mary was a Jew from the line of David, she was sent home for being arrogant. As the Nazi government took control of the churches, Lee and her mother joined the Confessing Church, an alliance of churches that refused to submit to Nazi rule, and met secretly in the basement of the minister's homes. In 1939, Lee and her mother fled to the United States, first to a Quaker community in Pennsylvania, then, in the summer of 1940, to Minneapolis, Minn., where Lee eventually became the valedictorian of her West High School graduating class. In 1944, both women became U.S. citizens. Lee graduated from Grinnell College, earning a BA in Chemistry with a minor in Mathematics; then from Columbia University, with an MA in Physical Chemisrty and, in 1953, a doctorate in Chemistry. Lee co-wrote an article published in the *Journal of Clinical Investigation* in 1950. From 1952 to 1954, she was part of an AFSC project in India and Pakistan; and in 1954 she instigated the science department at Egbado College, Ilaro, Nigeria. In 1953, Lee and her mother visited the Bruderhof (Society of Brothers), a Christian pacifist community in Primavera, Paraguay, founded in Germany in 1920 then relocated to England when persecuted by Nazis, and, finally, facing anti-German sentiment, settled in Paraguay, the only country willing to accept a peace church whose members did not serve in the armed forces. When Lee left Nigeria in 1956, she joined the Bruderhof. Others who knew her there say she was happy in the community. But she chafed against the group's rigid subordination of women, and managed to wheedle her way into a daily gathering of men where the group's "real business" was done. This assertiveness got Lee into trouble and eventually, in 1959, she was expelled. For years she begged to be readmitted. In1962, she visited ex-Bruderhofers in Europe and helped to start a round-robin newsletter for ex-Bruderhofers. Lee was opposed to what she called dual citizenship and dual loyalties. During a visit to Africa she almost got arrested while crossing into the Congo on her way to Nigeria because she stubbornly refused to write down "Caucasian," as she was told to do. Instead she wrote "Human." After a 48-hour detention, she and the authorities compromised: she would be permitted to leave the line blank, and they would fill in "Caucasian," but only after they had allowed her to proceed. After returning to the United States, Lee taught at Wayne State University and Simpson College, where she was granted tenure in 1969, and Fayetteville State University from 1975 until her retirement in 1998. She adopted two young African American children, Christina and Suzannah, and helped to found the Open Door Society, an organization for families who have adopted children considered "hard to place." The children accompanied Lee on trips to Europe during her sabbatical year in 1971–1972. Lee's connection with fellow ex-Bruderhofers continued through her adult life. She traveled to Europe for Bruderhof ex-member gatherings. She was active in Quaker organizations and with Fayetteville (N.C.) Meeting, serving as clerk and on the board of Quaker House. She worked with the Cumberland County Community Foundation to establish a scholarship for chemistry students, and was active in Servas International, a hospitality network that promotes peace through personal contacts. She supported ProLiteracy Worldwide, Mountain Area Information Network, and the Union of Concerned Scientists. In 2001 she was a consultant for the Jordan Lake Interbasin Transfer. She also knitted countless sweaters to he distributed to needy children overseas. Lee is survived by her two daughters, Christina and Suzannah Kleiss; and two grandchildren, Jacinta and Stephon Kleiss.

Moulton—*Priscilla Moulton*, 89, on March 24, 2005, in Santa Barbara, Calif. Priscilla was born on February 22, 1916, in Boston, Mass., the first child of Nelson and Gertrude Moulton. She completed her education at Columbia University, and her nursing career started at Peter Bent Brigham School of Nursing. She then became a public health nurse in New York City. She became a Friend and joined Chesterfield (N.J.) Meeting. Later, she served in California elementary schools in the Santa Maria District and in Santa Barbara. With her partner, Dorothy (Dot) Bonner, Priscilla looked after what was most dear, including beloved cats, a kewpie doll collection, friends, relatives, and FCNL. When the couple moved from their home into Vista del Monte Retirement Home, they continued to welcome family and meeting visits. For other residents, Priscilla provided favorite treats and poetry recitations, enriched by her own brand of quiet and dry humor. After Dot's death, a meeting member who worked with Priscilla noticed a new interest of Priscilla's—gorillas. So when Priscilla moved into assisted living, she was welcomed by gifts of Gorilla Glue, a gorilla storage rack, and a key-holding gorilla on a hicycle, which friends placed on the table in front of her apartment door. Priscilla's was a life of unassuming, sweet, and generous ministry. She is survived by her sister, Thirza Smith.

Plank—*John Nathan Plank*, 81, on April 30, 2005, in Storrs, Conn. John was born in Dayton, Ohio, on July 22, 1923, the son of a peripatetic Unitarian minister and a social worker. John's parents separated when he was six, and he spent his childhood moving between their homes in Rochester, N.Y.; Northfield, Minn.; St. Louis, Mo.; Santa Fe, N.Mex.; and Omaha, Nebr. He enrolled at Harvard College in 1941, inrerrupring his studies to enlist in the Army when the United States entered the Second World War. He served as a cryptographer in the North African and European campaigns, then returned to Harvard, earning his degree in 1949. After a brief and unhappy foray into legal studies at Berkeley, he traveled to Mexico as an American Friends Service Committee development project volunteer. Out of that experience grew the three most significant and enduring relationships of his life: a professional engagement with Latin America, a spiritual commitment to Quakerism, and a loving and profound union with Eleanor Bent, who joined his development project in the summer of 1951. John and Eleanor were married in 1952, and spent the following year at Haverford College, where John completed a master's degree in Social and Technical Assistance. In 1953, John and Eleanor moved to El Salvador to direct another AFSC project. They worked with the government to build a new community attached to a sugar cane estancia, and they worked in its primary school, providing health services, sharing knowledge of cooperatives, and teaching voting skills. John and Eleanor returned to the United States in 1954 when the first of their three children was born, and John commenced work on a PhD in Latin American politics at Harvard University. After receiving his degree in 1959, John became an assistant professor at Harvard, as well as a research associate at the Center for International Affairs. In 1962 he became professor of Latin American Affairs at Fletcher School of Law and Diplomacy at Tufts University. In 1963, he was appointed director of the Office of Research and Analysis for American Republics in the U.S. State Department's Bureau of Intelligence and Research. From 1964 through 1970 he was a senior fellow at the Brookings Institution, then joined the faculty in the Department of Political Science at University of Connecticut, from which he retired in 1985. Shortly after his retirement, John developed life-threatening health problems that culminated in heart surgery in 1986. His confrontation with mortality inaugurated a period of deep personal and spiritual exploration, which enriched his relationships with his family, his neighbors, and his religious community. He was a devoted member of Storrs (Conn.) Meeting. Always a source for stimulating vocal ministry hased on a life of rich academic endeavor, active engagement, and reflection, in his later years John explored the depths of silent meditation. In the last decade of his life, John regularly arrived for meeting for worship an hour early to settle into silence and prepare the meeting room. John retained a lifelong conviction that his military service in World War II had been in furtherance of a just and necessary cause, and had even stood aside when Storrs Meeting drafted a statement embracing the Peace Testimony. He began his final Christmas letter, however, with the statement on behalf of himself and Eleanor, "We are Quakers and we are pacifists." John is survived by his wife, Eleanor Plank; sons, David and Geoffrey Plank; daughter, Margaret; six grandchildren; and brother, Stephen Plank.

Zimmerman—*Mary Elizabeth Zimmerman*, 79, on January 3, 2005, in Rising Sun, Ind. Mary was born on February 22, 1925, to Stella Weekley Jackson and Melvin W. Jackson of Muncie, Ind., and had three brothers and one sister. Her family attended the Methodist church. She graduated ftom Muncie Central High School in 1942. After high school, she worked as a waitress at a meat market and in the defense industry. She was introduced to Robert E. Zimmerman by friends, and they were married on May 5, 1943, at the Friends parsonage in Portland, Ind., while Bob was on hoot leave

from the U.S. Navy. After Bob's return from military service, they became members of Friends Memorial Church in Muncie, Ind., and participated in many meeting activities. She represented Indiana Yearly Meeting at Friends World Committee for Consultation Section of the Americas for several years and was secretary to the superintendent of Indiana Yearly Meeting. As a young mother, Mary was a Girl Scout leader and a Cub Scout den mother, as well as a volunteer driver for the Red Cross, taking people to medical appointments. In 1976, she and Bob moved to Marietta, Ga., and became members of Atlanta Meeting. There she served as membership recorder for many years, and worked with other members of the meeting to publish *News/Views* until 2001. In Georgia, she took classes in transcribing printed words into Braille, and after being certified by the Library of Congress spent countless hours over the next 20 years transcribing textbooks, library books, and special assignments for schools and individuals. She was a member of the Atlanta Braille Volunteers, serving as president for two years, and taught Braille classes for several years. She was also a member of the National Braille Association, and regularly volunteered for blood drives conducted by the Red Cross in the Atlanta area. She and Bob were members of the National Railway Historical Society, and Mary volunteered as a docent at the Southeastern Railway Museum. In June 2002, Bob and Mary moved to Lawrenceburg, Ind., to be near their daughter, Suzanne. Mary was predeceased by her son, Mark, age 10, in 1959, and by her two brothers, Alan O. and Charles R. Jackson. She is survived by her husband, Robert E. Zimmerman; daughter, Suzanne K. Zimmerman; brother, Rex Jackson; sister, Janet Valencia; and several nieces and nephews.

FRIENDS JOURNAL welcomes Milestones from families and meetings. Please include dates, locations, and meeting affiliations of all parties. For death notices, include date/place of birth/death, meeting affiliation, highlights of the person's life as a Friend, and full names of survivors. Please include your contact information. Milestones may be edited for length; and we cannot guarantee publication date. For full guidelines visit <www.friendsjournal.org>. See p.2 of this magazine for our contact information.

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a little piece of a great big soul."

We have also learned from the life sciences that there are at least two critical elements of life: consciousness and physical being. Every living creature we have known so far has both a mind and a body. Does God have both of these critical elements, too? If so, I would tend to believe this being is something I haven't seen and can only imagine.

The famous "process theologian" Charles Hartshorne envisioned God's physical existence as "the physical outcome of all choices" made in creation. Thus, he reasoned, the total of all living experiences is "unified in a cosmic experience that is God."

By analogy, we already know that the experiences of the countless living cells within the human body are taken into the human person. Human experience is not just made up of cellular experiences added together. It combines these experiences into a coherent whole with memories and expectations. We've all heard Aristotle's famous saying, "the whole is more than the sum of its parts." It appears that new characteristics emerge out of nothing with the increasing complexity of existence.

Author and physicist David Bohn seemed to sum all this up in just a few words: "Everything material is also mental and everything mental is also material. But, there may be more infinitely subtle levels of matter than we are aware of."

Tom Louderback
Louisville, Ky.

Inaccuracies in a Forum letter

I must take great exception to some comments by Bob Michener ("Is this a case of exclusivity?" *FJ* April). He writes of "the exposure of Kenyan girl babies in the forest to die because the parents want a higher-status boy." I have never heard of this happening in Kenya. I asked my Kenyan wife, Gladys Kamonya, if she has ever heard of this custom in Kenya and her decisive answer was "No." Then with added amazement, I read of "the Islamic tradition of clitoridectomy." This is not an Islamic tradition.

My wife quickly listed off the tribes in Kenya who perform this and some are predominantly Muslim, but others are predominantly Christian, and others follow traditional beliefs. I wonder why these two false examples were given. Africa and Islam these days have a bad reputation in the United States, so these inaccurate comments disturb me greatly.

David Zarembka
St. Louis, Mo.

The importance of the physical body in worship

I have followed with interest the correspondence regarding the sweat lodge controversy, particularly in your excellent April 2006 issue. I would suggest that what is being provided by the sweat lodge experience, otherwise missing in Quaker practice, is the full use of the physical body in worship and the pursuit of spiritual enlightenment.

Of course, Quakers are aware of the importance of the physical body. We have a long, well-established, and honorable tradition of recognizing the importance of physical welfare and its relationship to spiritual practice. Our record in prison reform, the decent treatment of hospitalized patients, and especially relief work, all speak loudly. And many Friends have employed their full physical selves in the pursuit of their beliefs. Traveling ministers, many kinds of outreach workers, and even those of us who spend many hours in what often seems like endless meetings all do this. Tom Fox recently paid the ultimate price for doing so, and we honor and grieve for him.

What I am suggesting is that in the routine expression of our beliefs, the resources that employ the body are not fully used. The most obvious are singing and dancing, so much and so valued a part of the spiritual seeking and expression of so many religions.

We are aware of these things in the fringes, so to speak, of religious practice. There is plenty of singing and dancing at the FGC Gathering, and at other Quaker events. I have been interested also in the importance many Quakers give to eating together. They will speak of this practice in a way that makes it evident that they value the communion thereby established. But these things are carefully separated from the central experience of worship.

I remember speaking informally to a group of Friends about the Islamic practice of daily prayer, which includes prostration and other attitudes of humility. I said that humbling oneself with the whole body before God several times a day was a powerful expression, and wondered if we should not be finding similar ways to express our feelings. This did not open a discussion or even polite disagreement. It was greeted with total horror. In fact, one person told me that God did not want us to do that.

Please understand that I am a convinced Quaker. I have accepted eagerly the teachings and practices of Quakerism. Sitting in silence waiting upon the Lord in worship makes sense to me and speaks to my

condition. I understand the historical reasons why rituals and artifacts and structured practices were abandoned. I am certainly not advocating prostration in prayer during meeting, if only because at my age if I get down on the floor I'm never sure I will be able to get back up again. Yet, often it feels as though something is missing. For a young person this feeling may well be even stronger. Is there a way we can honor the role of the physical being in our worship without violating our history and beliefs?

Harriet J. Schley
Norfolk, Va.

There is a spirit. . . .

Thank you, thank you for publishing in the May issue the cover photo of Tom Fox, portions of his online journal, and a splendid editorial. Given that his body was left on a Baghdad street on March 10, I am guessing that FRIENDS JOURNAL staff had to take some quick steps to include the story in the May issue.

While Tom Fox's journal entries tell us a great deal about his thoughts and Christlike spirit, we do not know just what he may have said to his captors at the very end of his life. I am reminded that we do know what Friend James Nayler said in October 1660 just two hours before his death from having been robbed, bound, and left to die in a field.

Nayler said in part: "There is a spirit which I feel that delights to do no evil, nor to revenge any wrong, but delights to endure all things, in hope to enjoy its own end. Its hope is to outlive all wrath and contention, and to weary out all exaltation and cruelry, or whatever is of a nature contrary to itself."

Larry Miller
New Britain, Pa.

Living experimentally

When George Fox said "this I know experimentally," he meant "experientially," according to scholars. Yet, the May issue of FRIENDS JOURNAL supported my inclination to live life experimeutally in the modern sense, the way scientists test a hypothesis. Tom Fox went to Iraq "to see what Love might do." Thoughts started coming together after reading the "Reflections" by Paul Landskroener and Bruce Kellogg. The blind men are "stuck in their predicament" because they lack the courage to trust each other enough to see what cooperation can do. All they need to do in order to "see" a complete elephant is to find a way to integrate all their individual experiences. They need to try the assumption that the object of their attention is a unity. "Hear, O

Israel: Reality our God is one reality" (Deut. 6:4). Bob Burnett's "Three Gems" describes how this works in practice with seeking the "sense of the meeting" and "taking refuge in democracy." Continuing the analogy with scientific method, which requires a peer group to evaluate experimental results, we can risk life itself when we trust that the continuing human community will learn something from a well-planned "experiment."

Of course, social experiments are more difficult to interpret and evaluate than typical scientific experiments. Science itself, as well as the various political systems of the world, can be evaluated as social experiments. The 20th century strongly suggests that science as a systematic, cooperative search for truth thrives in a context of liberal democracy and declines into pseudosciences where authoritarian regimes are in control. In Quakerism, the rejection of clergy, especially those appointed and paid by the government, serves to remove the corrupting influence of hierarchy and arbitrary personal power.

Dale L. Berry
Grants, N.Mex.

No to apathy, yes to love

An Afghan poet said, "God has lit the fire of love in my heart."

Hate, war, violence, poverty, and suffering have created terrible distress on every hand. One answer is for members of the Religious Society of Friends to relight the fire of love in their hearts. Let's march, write, and protest as we did before.

Jessamyn West said in Indiana, "We must have the love of the Christ child in our hearts."

Our apathy is based on error. We are depressed because we think the forces of hate and oppression will go on forever. History shows thar empires and oppressive structures collapse.

The news media have had thousands of interviews with military officials about strategy in Iraq bur almost no interviews with pacifists. We must call news organizations and demand equal rime.

Let us then return to the faith of our fathers and mothers and move ahead full-steam, for every good cause helping and loving with friendliness and kindness, one person ar a rime!

Edward T. O'Donnell Jr.
Wilmington, Del.

Correction: In the article "Remembering Agnes" by Margaret Hope Bacon in the May issue, the caption for the photograph on page 12 contains an error. Those pictured are (from left): Stanley and Helen Duffendack, Margaret Bacon (eating an apple), and Bill Garber. Allen Bacon took the phorograph. —Eds.

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Summer Camps

CAMP CELO: A small farm home camp in the North Carolina mountains. Under Quaker leadership for over 50 years. Boys and girls ages 7–12. 3:1 camper/staff ratio. <www.campcelo.com>, **(828) 675-4323.**

Journey's End Farm Camp

offers sessions of two or three weeks for 32 boys and girls, ages 7–12. One-week Family Camp in August. Farm animals, gardening, nature, ceramics, shop.

Nonviolence, simplicity, reverence for nature are emphasized in our program centered in the life of a Quaker farm family. Welcome all races. Apply early. Kristin Curtis, 364 Sterling Road, Newfoundland, PA 18445.

Telephone: (570) 689-3911. Financial aid available.

Summer Rentals

Cottage on Bailey Island, Maine. 3 bedrooms, 1 bath, sleeps 6, crib, porch with Mackerel Cove view, Maine ayah! Brunswick Meeting nearby. $950/week plus deposit. (215) 361-9548.

Uzes, France—known as "the gateway to Provence"—traditional 3-bedroom town house in the historic center of a medieval city, between Avignon and Nimes. Built in 1555, but totally modernized. 100 meters to the Place aux Herbes, with lovely cafes and a famous twice-weekly market. Festivals throughout the summer. Wireless Internet. Two terraces. Quaker meeting an hour by car. 600–1,000 euros per week. See at: <http://www.aubaine.info/xmo230.htm>, e-mail: <brayton@uic.edu> or (312) 996-4828.

Provence, France. Beautiful secluded stone house, village near Avignon, 3 BR (sleeps 5–6), kitchen/dining room, spacious living room, modern bathroom. Terrace, courtyard, view of medieval castle. Separate second house sleeps 4. Both available year-round $1,200–$2,900/mo. <www.rent-in-provence.com>. Marc Simon, rue Oume, 30290 Saint Victor, France, <msimon@wanadoo.fr>; or J. Simon, 124 Bondcroft, Buffalo, NY 14226; (716) 836-8698.

Nurture the Future of Quakerism

Make a Planned Gift to FGC

Laurence Sigmond

Why is planned giving important to FGC and the future of Quakerism?

Friends General Conference is working to nurture a vibrant future for Quakerism. FGC nurtures individuals, meetings, and the Religious Society of Friends as a whole by providing a wide range of practical and spiritual resources that help to make the presence of God real to seekers and Friends. By remembering FGC in your estate plan, you will help to nurture Quakerism beyond your own lifetime.

How can I include FGC in my estate plan?

- Include FGC as a beneficiary in your will.
- Make one bequest that supports both FGC and your monthly, quarterly, or yearly meeting.
- Name FGC as a beneficiary of your IRA, retirement plan, or life insurance policy.
- Establish an FGC charitable gift annuity that offers you both income for life and generous tax benefits.
- Include FGC in your charitable trust.

How can I find out more?

Please contact Michael Wajda in the FGC Development Office at 215-561-1700 or michaelw@fgcquaker.org.

Laurence Sigmond

"Friends General Conference fulfills my need for diversity of spiritual enrichment. I want to insure that the work and outreach of Friends General Conference goes on into the future, so I have included FGC in my will."

— Louise E. Harris, Friendship Friends Meeting, Winston-Salem Worship Group, North Carolina