



# MANNA matters

Newsletter of MANNA GUM.



Illustration by Shelley Knoll-Miller

## News from Manna Gum

The season of Advent is now upon us. It is the season of the Christian calendar when we are called to focus our minds on that most central and most unfathomable of Christian convictions: that God became one of us; that he entered into the morass of human suffering not as an all-powerful deity, but in the most vulnerable form possible: a baby born to poor peasants in a violent and oppressed corner of the world. Why would God choose to come to us like this? This is the question we must never stop asking, for it holds the key to so much of the teaching of Jesus.

Thankfully, the beginning of Advent also marks the winding down of a very busy period of Manna Gum work. As mentioned in the previous newsletter, this semester Jonathan was involved in co-teaching a subject in 'Economics, Theology & Justice' with Mark

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Brett at Whitley College. While this was fairly time-demanding, it was a very rewarding and stimulating experience. The subject will likely be offered again in 2017.

A highlight of the last couple of months was the opportunity in October to go to Corryong, at the foothills of the Snowy Mountains, at the invitation of Howard and Jillian Wilkins of the Corryong Baptist Church. Jonathan spoke on a Friday evening to a packed gathering at a local cafe on the topic of 'Food, farming, family and community'. The following morning, he led a stimulating discussion with a men's prayer breakfast on the ecological mandate of humanity, and, on the Sunday morning, spoke at the Baptist Church on the vocation of the church in

*(cont. on back page)*



# Housing, negative gearing and usury

## A Biblical perspective on the real estate market

by Jonathan Cornford

It is early Saturday afternoon. Brightly coloured banners flutter in the breeze as shafts of sunlight squeeze their way through a darkening sky. A crowd is gathered. Anxious faces glance every now and then to the heavens, although the real object of their anxiety lies before them. A man in an immaculate black suit steps forward, flanked by a woman with tightly pulled-back blonde hair and an improbable tan. Onlookers gather at the fences and on the street. The man lifts his voice and speaks as one with authority. In carefully modulated tones, he impresses upon all and sundry the immense worth of the thing that has gathered them today. Then the chanting begins. It is a simple chanting of numbers, going up, up, always up. The tension builds to an unbearable pitch ... At last! A hammer falls with shattering finality and the dark-suited Prophet cries: "Sold! To the man with the hair!". A couple throw their arms around each other and cry with joy; someone else vomits, while yet another sobs. The rest of the crowd drift away heartbroken, like sheep without a shepherd, still in search of a home.

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The drama of the house auction has become a common place scene in Australian cities and towns. It is such an integral part of our culture that it requires a raft of reality TV shows to help us all participate more fully in what has become a central rite of life, along with birth, marriage and death. Real estate and home renovation have become something of a national obsession; however, it comes at a high social cost. While some have found in real estate the pathway to newfound riches, many others are struggling to put a roof over their heads.

What light might the Bible shed on the ethics of the housing market and how we might behave within it? In this article, I will focus particularly on the question of how we understand 'real estate' and how this relates to a very important, but largely forgotten, Biblical concept known as 'usury'. I will suggest that, in many respects, real estate has become modern usury. But it does not need to be this way. I will also suggest that the arena of housing investment is an area in which there is significant scope to think and act differently and to make a positive contribution. But first, let's look at the current housing situation and how it got this way.

### The cost of housing

It is no accident that our national obsession around real estate has come at a time when home ownership has become unattainable for more people than at any time since the end of the 1950s. In 2011, a US-based survey of international housing affordability has pointed out that Australia, 'once the exemplar of modestly priced, high quality middle class housing' has now become 'the most unaffordable housing market in the English-speaking world.'

The continued and rapid rise of house prices across Australia has been one of the most dramatic phenomena of our modern history. In the decade between 2000 and 2010, median house prices in Victoria rose from \$160,500 to \$420,000, with sharper rises in Melbourne. While around 51% of homes sold in Australia in 2004 were affordable to 'moderate income earners', this had slipped to just 28% by 2012. And despite continued talk of a 'housing bubble', prices keep going up: by 10% on average over the past 12 months.

Australia, once the exemplar of modestly priced, high quality middle class housing has now become the most unaffordable housing market in the English speaking world.



You don't have to be an economist or sociologist to figure out that as stratospheric prices work their way through the system, it starts to put severe housing stress on people living on low incomes, including the whole rental market. According to Anglicare, less than 1% of rental properties advertised on the weekend of 5-6 April 2014 were affordable for anyone on a government payment. Those with complex needs, such as single parents and people with a disability, are experiencing even greater difficulty finding rental properties.

Whether you are renting or paying off a mortgage, the cost of housing is extracting an increasingly high cost from households, especially upon relationships and especially upon the marginal. But it also has implications for the church. I know of many discipleship-minded Christians, young and old, who would like to give themselves more to various forms of ministry, mission and service, but whose housing costs are forcing them to make employment choices that severely limit their scope to serve as they would like. Housing costs are also a major barrier to people trying to live more sustainably and ethically, as these choices generally cost time and money.

This is all clearly pretty unsatisfactory, but how did it get this way?

### Why are house prices so high?

Contrary to what some people are suggesting, ridiculously high house prices are not the fault of Chinese investors buying up all our property. Although the surge in investment from China won't be helping the situation, the real problem lies in the way in which Australian housing policy has been linked with wealth accumulation. I am talking here primarily about 'negative gearing' and the capital gains tax and how these have prompted an orgy of 'investment' in real estate in the past two decades.

'Negative gearing' is basically a policy that allows people who have invested in a rental property to write-off any losses from the cost of their interest payments against their tax bill. Negative

gearing has been around in different forms for a while, but it took on a new potency in 1999 when the Howard Government halved the capital gains tax - that is, the tax you pay on any profit you make when you sell an asset, such as an investment property. Basically, this means that high income-earners can invest that would-be-tax in an appreciating asset that reaps a windfall profit when it is sold. Put baldly, if you have the means, you can either choose to pay tax or to get a high yielding real estate investment. Since 1999, this has acted like a steroid injection into the real estate market, not only increasing the number of people seeking to invest, but also significantly increasing the incentive to realise a profit through the rapid sale, and then re-purchase and then re-sale of properties.

Proponents of negative gearing have argued that it provides an incentive for investors to increase the supply of rental properties, of which there have long been too few. However, there is no evidence that it achieves this, and much evidence that it has in fact had the reverse effect. Saul Eslake, the prominent Chief Economist at Merrill Lynch, has demonstrated that real estate investors have been out-competing would be first home owners, thus pushing them reluctantly into the rental market, thus increasing the competition for rental properties, thus pushing the availability of rental properties down and pushing rents up! All in all, a grand mess.

(By the way, the combination of negative gearing and capital gains tax exemptions costs the Federal Government about \$30 billion in lost revenue each year. There have been many, even amongst the mainstream economics establishment, who have pointed out that simply abolishing these two questionable tax perks would go along way to solving the government's budgetary woes. No one in any of the major political parties seems to be listening.)

Put simply, the reason why housing in Australia is so ridiculously unaffordable is because houses have become the prime arena for profit-taking in the midst of a widespread culture of greed.



Governments have encouraged this and we have rewarded them for it.

### Real estate and usury

What does all this mean for how Christians think and behave in relation to real estate? Given the statement in the previous paragraph, you don't need to be an Oxford theologian to realise that Jesus' strong statements about greed and wealth accumulation might pose some problems for Christians joining in with the property investment frenzy. But does this mean that Christians shouldn't own investment properties or be landlords?

Interestingly, there is a long-standing thread of Biblical ethical instruction which is usefully illuminating for the subject of real estate, but which the church has neglected for the last 500 years. I am referring to the teaching on 'usury'. Usury is not a word in common usage anymore; however, in the Bible it refers simply to the charging of interest on loans. It is a little remembered fact that one of the central pillars of economic ethics in the Hebrew law was the prohibition on charging interest on loans, reiterated in key passages in Exodus (22:25), Leviticus (25:35-37) and Deuteronomy (23:19-20). It also becomes an important aspect of Israel's condemnation in the prophecies of Ezekiel.

It is interesting to note that the prohibition on charging interest remained a central tenet of Christianity for 1500 years, up until the Protestant Reformation, a fact which we have conveniently forgotten. Surprisingly, however, the relevance of Biblical teaching on usury to modern real estate has less to do with the issue of charging of interest (the ethics of credit and debt is a big and complex subject that requires its own treatment) and more to do with what it says about paying attention to the *relational nature* of transactions.

Importantly, the sort of loans being envisaged in the Bible are not what we think of when we think of credit – mortgages and credit cards – rather, they are primarily loans to the poor who have fallen into hard times, such as in the case of a failed harvest. Credit in these communities is not a form of capital for investment, but rather a mechanism of the social safety net. Thus, at the heart of the Biblical horror of usury is the idea that some people might take the opportunity of *someone else's need* to make a windfall profit by charging interest. It is this opportunistic profiteering that is being singled out in the Biblical condemnation of usury.

Opportunistic profiteering is precisely what is happening in the real estate market. People need housing and when there is a shortage of supply with high and rising prices (either to rent or buy), then there is little people can do but to fork out exorbitant mortgages or exorbitant rent and to try somehow to pay their other bills. To the extent that the buying and selling of real estate has become an arena for extracting maximum profits from a basic human need, then it falls under the same category of conduct as usury. It is something God's people are called to renounce. But does this mean that Christians should not participate in investment properties at all?

### Towards an alternative ethic of housing

I do not know the numbers, but there are clearly a large number of people in the Christian community who already own investment properties. There are others who, at some point in their lives, come into a large inheritance of money and for

## The English Usurer.



'The English Usurer', from a pamphlet in 1634. The accompanying caption reads: 'A Usurer is not tolerable in a well established commonwealth, but utterly to be rejected out of the company of men.'

whom buying an investment property would ordinarily be one of the top options. What should they do?

Despite what has been said about the nature of the real estate market – indeed, *because* of the nature of the real estate market – there is significant scope for Christians who have the means, to do something creative and different, and invest in housing in ways that serve the community and/or contribute to Christian mission and ministry. But to do this requires seeing things from an entirely different perspective from the real estate market. Below are some dimensions of what it might require:

#### 1. A new 'investment' ethic

In our culture, the idea of investment has become entirely captured by financial return. However, in colloquial language we do have another meaning: 'I really invested in that group' or 'I really invested in that person'. What we mean when we say something like that is that *we gave something of ourselves for the building-up of another*. As economists will tell you, 'investment' is simply the relationship between the future we want to see, and the actions we take now to make that possible. At the heart of the question for any Christian then is, 'What future do I want to see, and what part does my money play in that future?' Generally we have been encouraged to keep these two questions entirely separate: the only future worthy of our money is to get a return of at least 7% per annum.

But what if our money became yet another means of investing in *people* and in *good work*, whether providing a service to people who struggle to get housing security or providing low-cost housing that releases others into Christian ministry, mission or just plain good work. You probably don't need to look far to do this – within many church communities there is a ready-made mix of people who need housing and people who have it. Indeed, many of the things suggested below become much more feasible if the property is being let out within an existing community of relationships, rather than on the open market.



Much of the worst behaviour in the rental market, both by landlords and tenants (and let's remember, there are some pretty shocking tenants out there), is the product of alienated, anonymous people who bear no sense of responsibility or relationship to each other.

Importantly, investing with an alternative ethic need not abandon the criterion of remaining 'financially sound', however, it would not be an investment geared to the *maximisation* of profit. The article by Alison Sampson on p.6 is a wonderful, and surprisingly straightforward example of some people making this creative leap.

## 2. From real estate to homes

A Christian ethic of investment requires ditching the language of 'real estate' and starting to talk about *homes*. Once we recognise that what is actually been dealt with here are people's homes, and the profound significance this holds for the wellbeing of families, then we begin to see the weight of moral responsibility in becoming a landlord. And for the Christian *landlord*, there is an added significance to Jesus' command: 'You know that the rulers of the Gentiles *lord* it over them and their high officials exercise authority over them. *Not so with you*. Instead, whoever wants to become great among you must be your servant' (Matt 20:25-26).

Practically, this means re-thinking a whole bunch of questions. Firstly, there is the question of to whom and on what basis accommodation might be offered. As suggested above, there is ample scope to be much more intentional about the provision of accommodation, but also about the length and security of the lease. In a market where 12-month leases are the norm, offering a lease for multiple years, maybe even a decade, would radically transform the experience of housing insecurity. Similarly, whereas many landlords are happy to keep bumping up the rent each year as far as they can stretch it, a Christian ethic would require re-thinking what level of rent is fair and meets your needs, rather than just what is the going rate in the rental market.

Finally, a Christian ethic requires a different level of attention to the quality of the home. I don't mean making it fancy and modern, but making sure the amenities of the home work well, and, when there is problem, making sure it is attended to quickly and properly, rather than just cheaply. As someone who has rented for the last two decades, I can tell you that the conscientiousness of a landlord in this area counts for a lot. And we cannot these days discuss the quality of a home without including its sustainability. Does it have insulation? Is it fully draft-sealed? Are the appliances (water, gas, electricity) efficient? Currently, there is no financial incentive for landlords to consider these things and so they don't; however, they have a big impact on the cost of living of the renter and on the ecological cost to the planet.

## 3. Re-thinking real estate agents

In essence, the above points are all about reclaiming the provision of housing as a *relationship*. However, all of that becomes very difficult when the people who mediate that relationship are entirely committed to the single goal of profit maximisation and who have a financial cut in the level of rent

being charged. If the cost of rent is increasing rapidly, it is in the interests of real estate agents to make sure you keep your rent rising as rapidly as the market. Moreover, while the real estate agent has some sort of obligation to the home owner as a client, they have no such commitments to the *renter*. Once again, speaking as a long-term renter, the ways in which agents can use their power to 'lord it over' renters is one of the most unsavoury aspects of renting. Essentially, the role of the real estate agent is to keep the human relationship between renter and owner hidden and obscured from both parties. It is much easier to make money out of people that way.

I have never owned an investment property, so I should be careful here, but it seems to me there are three ways of addressing this problem:

1. If you are a landlord, make it your business to know how your real estate agent is dealing with the tenants, and if need be, change agents. Come to your own conclusions about fair rent, length of lease and choosing tenants.
2. If you are in Melbourne, consider using the new not-for-profit real estate agency, HomeGround Real Estate ([www.homegroundrealestate.com.au](http://www.homegroundrealestate.com.au)).
3. Best of all, if you are able, ditch real estate agents altogether and deal directly with the tenant. Once again, this is much more feasible if the property is let out within a community of relationships, rather than on the open market.

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The story of Australia's housing affordability crisis is a classic case study of what happens when we buy into the lie that what we do with money is somehow different from other human interactions. A good deal of the economic injustice in the world is not consciously perpetrated, but is the result of us accepting

the convenient silos that allow us to keep different parts of our life – money, relationships, ethics, faith – separate. By using terms such as 'property portfolio', we can obscure the fact that what is being traded are homes, and, more particularly, that

the type of investment in housing that has been encouraged and celebrated is making it harder for more and more families to find a place they can call home.

Reclaiming a Christian ethic in relation to investment in housing is then really just a sub-set of the much bigger task of reclaiming a Christian ethic of life. In this, as in all areas, it requires a rejection of the spirit of the age and a willingness to follow the road less travelled. It demands moving against the forces that alienate and disconnect us from each other and actively working towards restoring *connection* and *relationship*. It also requires a movement of *integration*, where our attitude to money and its uses is fully connected with our faith, our values, our relationships and our vocation in the world. The Apostle Paul tells us that Christ's great work in the world is the reconciling of all things (2 Cor 5:18-19) and that we are called into this work – to *invest* in it with our whole lives. Surely, investing in *homes* is an important part of this great work.

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A Christian ethic of investment requires ditching the language of 'real estate' and starting to talk about *homes*.

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# Investing in homes and people

by Alison Sampson

Our financial planner is interested in chooks, gardens, and pizza; he's a Christian and a solid, dependable member of his church. A couple of years ago, my husband and I met with him to talk about backyard fruit trees, home-grown eggs and how to extract our superannuation from the stock market. We had serious qualms about how the market operates and how our money was being invested. Therefore, we wanted to set up a self-managed super fund.

The financial planner asked us how wealthy we wanted to be in our retirement. We looked at each other and then shrugged. 'We want enough,' we said, 'but we hardly need to be millionaires.'

He asked us to clarify. So we said that we saw our lives now as being at the expansive stage: we have three growing children, two growing careers and full, busy lives. But, we explained, over time we'd expect to wind down, shed possessions, perhaps move to a smaller house. We certainly wouldn't be buying a new car or going to Europe at the drop of a hat. We talked about the Biblical precedent of 'enough'. That is, each household has a vine and fig tree, but no more; then there is enough for everybody. So, 'enough,' we said. 'Shelter, food, clothing, a bit extra for books and driving holidays.' He looked slightly shocked. Then he said that he had been in the financial planning business for twenty years, most of his clients were Christians, and yet we were the first people he had met who didn't long to be rich.

Like most middle-class Australians, my husband and I have investments. But as Christians, we are trying to let kingdom

values shape our investments, rather than let profit be the driving force.

We began by extracting ourselves from the stock market. We are concerned by the rising wealth of those who have money, as opposed to the people who actually make things. We are horrified by sweatshops, slave labour and the environmental ravages which take place in the name of profit; and we believe that an economic system which relies on constant growth is ultimately destructive in environmental, spiritual and even financial ways. Since we do not have the time or energy to manage our own stocks and shares, and since we have been

regularly disappointed by decisions made by 'ethical' super funds, we decided to withdraw altogether.

Instead, we now invest in property. We don't claim this is ideal. It is certainly unfair that some people can't afford basic accommodation while others

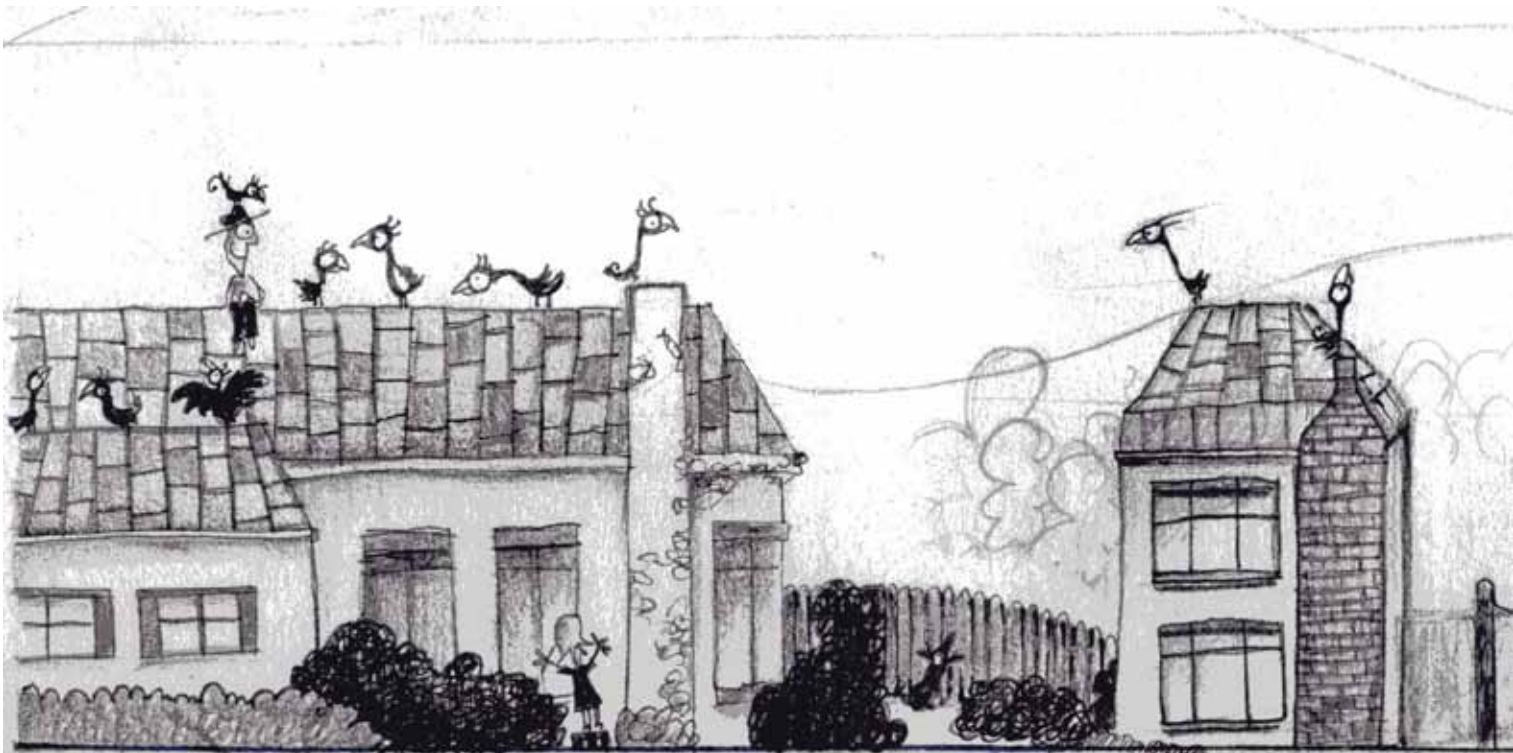
can afford more than one house. It is grossly unjust that middle-class investors get tax breaks, which cost our country billions of dollars each year in lost revenue, while public investment in social housing has all but dried up. But we can't fix this system and so instead we try to use our access to money (i.e. bank loans) to facilitate community.

Like many in Australia's big cities, we live in an area of inflated house prices and rents. Many renters struggle to get long-term leases and many landlords fail to perform even basic maintenance. We know this first-hand, since my husband moved ten times in eleven years as house after house was sold

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out from under him, while I once lived in a house with a hole in my bedroom wall so large I could lie in bed and watch the grass swaying in the breeze! Families we know live in rental houses with no working oven, tiles falling off walls, rising damp and other issues. Becoming ethical landlords clearly meant being fair: providing secure, long-term leases, keeping rents reasonable and doing maintenance.

To begin with, we went shares with a family member in buying a very particular house. It had been renovated so that each of the bedrooms has its own bathroom and each bedroom/bathroom is located in its own small wing off a central kitchen and lounge: the perfect share house. The rent is solid, but not inflated, and we have provided long-term leases. People move out when they are ready, not because we are selling from under them. Many of the people who have lived there work in the church or community sector and the fair rent means that they have been able to live relatively near the city.

As for ourselves, we bought a house a few doors down from close friends and their parents. We're not in each other's pockets, but we eat together once a week and enjoy other forms of connection and support. Other friends wanted to join, so we leveraged our assets to buy another house across the street. A family member lent the deposit, because he, too, thinks investing in people and community is the best way to use money. My husband and I took on the mortgage and our friends are renting from us. We hope our friends will stay for at least five years, but if they don't, we will find another family to rent, or will sell the house. On the other hand, if our friends decide to stay longer, we will find a way for them to buy in. We might not make the big profits that a dodgy landlord expects, but it will be more than enough.

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Investing in the group house and in our street has had other benefits. Several residents of the group house have become long-term friends and the connections in the street have given us a profound sense of belonging. My middle daughter spends half her life at one house with her 'brother'; my children call his grandparents 'granny' and 'granddad'; and we all enjoy raising the youngest child. We share meals, tools, books and expertise, not to mention sorrows, hopes and dreams. Now others are looking to our street and we are wondering about building in back yards for ageing parents and younger families and...well, we don't yet know!

What we do know is that, with a bit of creative thinking, there are ways to invest that are much more life-giving than just earning money. Investing in housing increases our assets, yes, and will fund our old age. But it can also be a way of developing healthy neighbourhoods, fostering intergenerational relationships and supporting people who do good work. Further, if we invest in housing with the people in our street, then it can also mean sharing rides to school on rainy days, not needing to cook every night, finding a babysitter when we need it and having a set of allies who will listen to the trials and celebrate the victories, even on a Tuesday.

Money will not buy happiness. But when it's invested in people and neighbourhoods, it has the potential to make life a whole lot easier and a whole lot richer, for everybody.

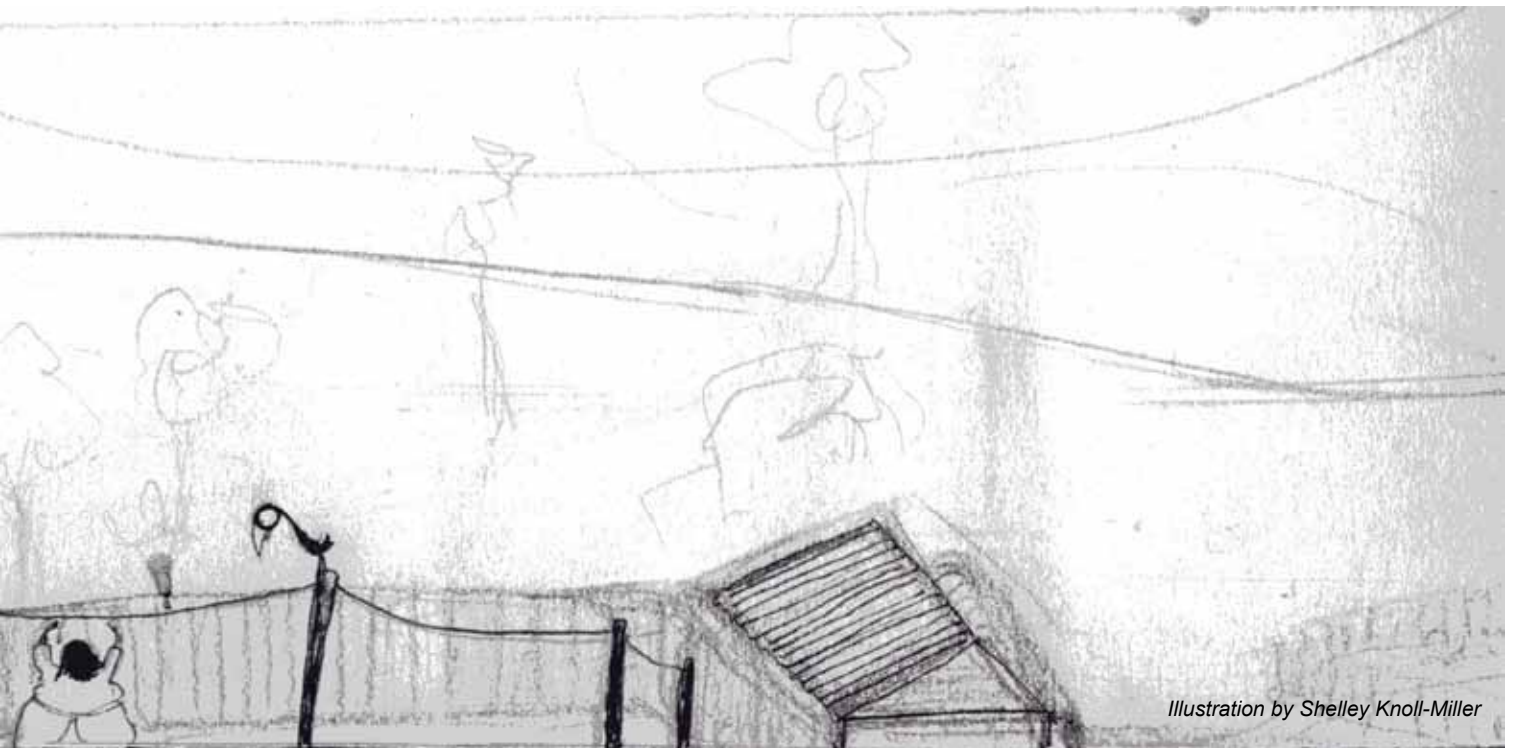
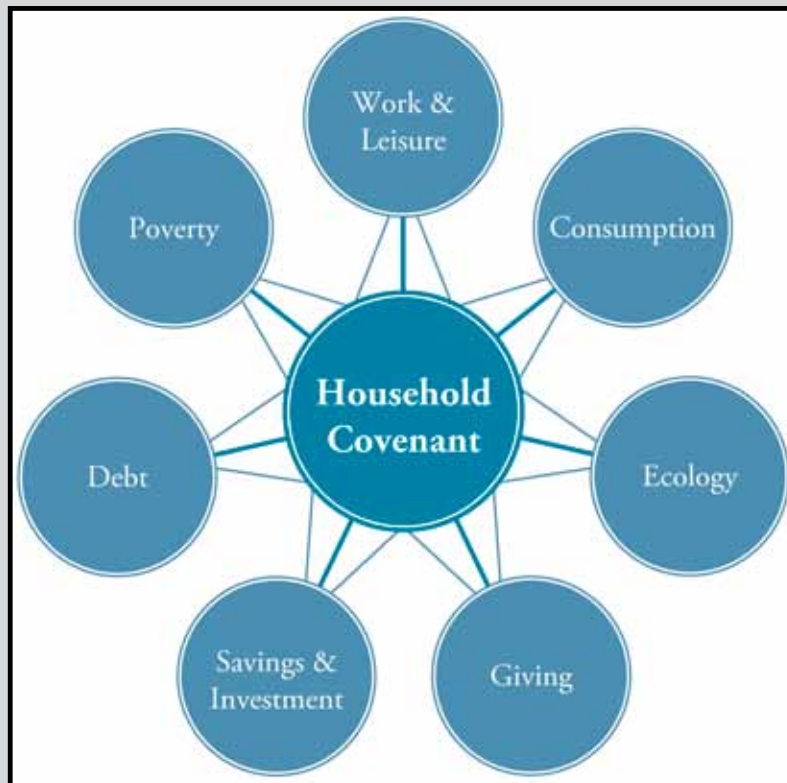


Illustration by Shelley Knoll-Miller

# HOUSEHOLD COVENANT

## LENT 2015

The Household Covenant is a simple annual process for taking steps towards a more responsible way of living. The Covenant focuses on seven areas of household economics and invites us to make at least one change in each of these areas over the following twelve months.



In 2015, the Household Covenant process will swing into action again over Lent (beginning Ash Wednesday, 18 February). This year, we are encouraging everyone who wants to follow the process to form a small group (with at least one other household) to meet together seven times over Lent.

### How to do it:

- Sign up for the Household Covenant Resource Book in hard copy or PDF (available in the new year) and weekly emails over Lent.
- Get some friends together to meet seven times over Lent.
- There are three ways to follow the process. Choose the one that suits you best: (i) a light process requiring meetings of approx. 45 mins to discuss goals together; (ii) a Bible study process requiring meetings of approx 1.5 hours; and (iii) a process of Lenten Observance and Bible Study requiring approx. 2hrs each meeting.
- For those who are keen, there will be a half-day retreat at a venue close to Melbourne (TBA) on Saturday, 14 February. More details forthcoming in the new year.

**To register for the Household Covenant process in 2015, email [jonathan@mannagum.org.au](mailto:jonathan@mannagum.org.au)**





# Reflections on following the Household Covenant

## Paul Mitchell: faith that applies to life

Jo and I decided to do the Household Covenant because it was clearly about applying faith to life. When I asked her if she'd like to follow the Lenten Household Covenant Series earlier this year, she immediately said yes. She is often agnostic, but sometimes lends herself to a belief in a spirit that connects her in a primal fashion to the earth. She said there could be no other kind of faith than that which applies to life. What else could faith be if not that? I am the 'faith-keeper' in our relationship, supposedly. I believe the right things, sometimes. She lives the right way most of the time, whereas I live the right way less often.

That is a long-winded introduction to a reflection on the Covenant, but I think it's important. Any engagement a couple (or family in our case) makes with faith happens in a context. And the partners in a couple can often find themselves at different stages of belief, hope and faith. For us, the Covenant provided a platform for discussing the ways in which we would like to 'live more mindfully' (for Jo) and more 'attuned to the reign of God' (for me). It was an important point of connection that gave us a tool for thinking about where we were in our endeavours.

We found we didn't read the scripture that was attached to each week's Covenant item. Jo turns off when scripture turns on. A result, I think, of a Catholic upbringing during which she sat in church every Sunday, where she didn't want to be, and listened to scripture when she'd have preferred to be listening to The Go-Betweens. I didn't grow up in the church and my participation in the organised version has been sporadic over my 26-year faith journey. So, while I'd have liked to use the scriptures, we instead used the scripture summaries provided each week as a launchpad.

We found it hard to keep up with the process. When the series finished, we still had two reflections to do. We have one part-time teenager, one sometimes-turning-up teenager (often on Facetime), a full-time five-year-old and four careers between us (we work as professional writers/consultants and have creative writing careers as well). We struggled to find time. Which, of course, meant the work and leisure week was one in which we found much to talk about.

We didn't find there was much for us in regard to the week on debt because we don't have any. We rent our house and own our slowly-falling-apart car. There was an suggestion that week to think about the national/world debt issue, but we put it in the 'too hard' and 'a bit too much else to think about' basket.

The main areas we dealt with were ecology, work/leisure, giving and consumption. We have put in place some things as a direct result: we've worked out that our giving has to be more directed towards time/skills rather than money at the moment, due to our perpetually fluctuating and sometimes scarce income. We

still give money, but we are yet to work out what shape that will take in future, i.e. will it continue sporadically as we see need, or will we give to a couple of targeted organisations each year? The jury is out.

As a result of engaging with Nick Ray's ethical consumption organisation, we were already pretty mindful about how we shopped for food and clothing. Imperfect, but trying. Jo has told me recently we are no longer shopping at Coles. That will prove a challenge, but one worth, I think, giving a go. I've known about Coles' poor relationships with their suppliers for more than a decade and yet so often found myself humming along to '80s songs in the cordial aisle. We have also, directly as a result of the Covenant, joined a local organic food collective. We have also decided to get to nature at least once a month. We need to do that this month. It's difficult to find time, with kids' weekend commitments to sport, so we might need to reframe the regularity of that one.

We also put forward a commitment to get together every couple of weeks to light a candle and pray together. That hasn't happened yet. For Jo (I could be speaking out of turn), the prayer is the living. For me, the living needs prayer. And living. We are learning about each other's needs and spirituality. And the Covenant provided a safe ground for us to discuss these matters.

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There is much from our Covenant discussions that we haven't put into action yet. Partly, that is my fault. I have the sheet sitting on my desk, but I don't want to bother Jo with it too much. Softly, softly when it comes to this religious stuff. But I think I can speak for both of us when I say the Covenant

represented the best of the religious stuff; an anchor for talk and action around the spirit of goodness that we both want moving in us as much as possible.

Blessed be the Covenant, the Covenant makers and all those who engaged with it.





## Talitha Fraser: 'the rule serves me, not me it'

"Swap super funds", "make a giving budget", "recycle water for flushing"... these are some great commitments *not* achieved by my Household Covenant.

It's 2012: I've just finished up at a proper job and Marita (my housemate) and I have taken in an Iraqi refugee, a young woman named Shahad. We have scored a sweet deal on a low-rent, run-down Footscray house and I've just had a three-month sabbatical visiting Bartimaeus Co-operative Ministries (BCM) in LA and returned home dreaming "What next?"

This expressed itself in the following, annoying, way:

*"At BCM, I learned about cover crops and installed a timed irrigation system. At BCM, they shower over a bucket then use that water to flush. At BCM, leftovers were upcycled into a new and different meal the next day so nothing was wasted. At BCM, they don't let you watch TV... they don't even have a TV!"*

When the Household Covenanting series came up, it seemed like a good way for my housemates and I to go on a journey together exploring ways of living sustainably and agreeing together on what some expressions of that might look like.

Where to start? Here was one of my Household Covenant goals: "**Find meaningful part-time work: one day per week in Footscray, no car, no screens.**" I don't know about meaningful, but I did some contract administration – talk about part-time – some weeks I had six days to be present in Footscray! While this part-time lifestyle opened up opportunity for great projects, it also wrought huge changes. Suddenly, my goal to "**go dumpster diving**" is a weekly economic necessity, my goal to "**get piano lessons**" isn't financially viable and Marita's family tradition of "**donating first-income**" (giving this away as 'first fruits' in gratitude to God) seems naive in the face of my irregular income.

We imagined spending less on coffees at cafés would pay for our sustainability initiatives, but I am instead dependent on the beneficence of my own friends if they want catch up in a café ... This was, in some ways, where the real work/learning on savings, debt and poverty took place. I came to have a real and personal understanding of doing without – doing without café coffees and inviting people to my home instead; doing without the safety buffer in my savings account and, in fear and desperation, learning to rely on God's providing (and I received it in many ways and from sources I could not have imagined); doing without eating whatever I wanted when I felt like it and instead connecting with food seasonally by consuming food grown ourselves, sourced from Sharing Abundance<sup>1</sup> and from dumpster diving ... I had to learn preserving methods, humble myself to let others pay for coffee and learn to give even though I don't know where my next income was coming from. These are some great commitments achieved by my Household Covenant ...and I didn't even have them written down.



I could not have foreseen that supporting Shahad might mean leaving lights on across the house overnight to manage her fear of the dark over my goal to "**reduce power consumption**" (darn, that was meant to be one of my easy ones). I hadn't guessed that my goal to "**buy second-hand**" would need to be overruled by her desire to have nice, new things that are her own for the first time in her life (we took her to IKEA for her birthday last year and she LOVED it!). Now I could understand what Jon meant when he told us '...the rule serves me, not me it'. My middle-class, educated reasoned choices to dabble in downward mobility cannot mean much to someone who has never had many of the choices and opportunities I have been given and part of my covenant *should* be to work to redress that imbalance. Perhaps I have not strictly achieved everything I set out to do, but I am not unhappy with where I've ended up instead.

I do not know what will happen if you attempt a Household Covenant, but I doubt you will be disappointed or find the attempt uninteresting ... we plant daffodils and tulips every year now, although we moved house just last month and the bulbs were just tips pushing through the ground and we won't be there to see them bloom, I wrote this:

*"Reflecting today on the things we plant in the hopes of fruit to come. We believe in planting, so we do it, but ultimately we have very little control over what grows and who it belongs to. The pain is in our awareness of this and our discipline is planting anyway."*

Now we have new housemates, new street, new garden... perhaps it is time for a new covenant.

1. Sharing Abundance is a food rescue initiative whereby produce is rescued from back yards and shared between home owners, volunteers and community food programmes.

# Hope for Health

by Kama Trudgen

I call Dianne Biritjalawuy 'Mother' in the Yolngu kinship system. At the end of 2013 when my Yolngu Mother was gravely ill, out of blind desperation I did the only thing that seemed remotely helpful out of the time, resources and skills that I had ... I offered to cook for her. I had no idea that this simple offering would change her life and lead to a chain reaction that is spreading hope across Galiwin'ku, the remote Arnhem Land community where we live. Now, a group of Yolngu women are trying to raise money to undergo training that would allow them to establish a health retreat in Arnhem Land. Let me tell you the story.

Nearly one in two adults in remote indigenous communities like Galwin'ku struggle with chronic disease. Dianne was suffering from serious health issues that left her wheelchair-bound with unstable ischemic heart disease and uncontrolled diabetes. In response to this, I offered to cook for her, so that she could experience healing through wholesome food.

The experience was incredible!

Dianne went from being unable to walk short distances, without feeling extremely breathless, to experiencing a new level of energy and vitality. She rapidly lost weight, her blood sugar levels normalised and she was able to walk up hills with ease. Empowered to understand she could transform her own health, she was hungry for more information and tools to continue this new way of living. She was supported with education, cooking lessons and help to access healthy food options not usually available in her remote community.

Her recovery was so profound that other community members saw it as evidence that nutrition was powerful and effective. This has caused a chain reaction where other community members are now actively seeking out support to see this same turnaround in their own health.

With Dianne, a group of Yolngu ladies from Elcho Island, all suffering from chronic diseases, are now on a quest to improve their own health and turn their community around. Together, we have found that Yolngu who are not taking control of their health do not have:

- The chance to "experience" what wellness feels like as a result of good nutrition.
- Access to information about nutrition, communicated in a language and framework that makes sense for them.
- Existing skills to make healthy food choices, including understanding food labels or how to cook modern foods.
- Access to a variety of nutritious whole foods.

This is why a healing retreat is required, to build knowledge and skills alongside *actual* experiences of feeling well as a result of living well. When you have no energy, vitality and strength, it's incredibly difficult to take on new information about nutrition



and lifestyle. It's also challenging to adopt significant changes if you haven't yet had an experience of their value.

A core group of nine women wants to travel to an established health retreat for intensive training. They know they need to start with their own health, in order to be catalysts for healing in their community. They want to create a space in Arnhem Land where a health retreat can be run for the whole community, incorporating Yolngu traditional knowledge with the best that modern nutrition has to offer.

**You can support the Hope for Health project to train indigenous nutrition trainers by donating at:**

**<http://donate.whywarriors.com.au>**





# News from Manna Gum (cont.)

a changing world. In between, the Cornford family was privileged to be taken on a tour of the very impressive organic dairy farm of church members, Don and Denise Jarvis. The time in Corryong was particularly gratifying, not just because of the country hospitality, but because it was a first foray for Manna Gum into a wholly rural setting. It is our hope that Manna Gum's work will encourage people to strengthen urban-rural linkages, so the time in Corryong was a valuable experience.

In November, we ran the annual *A Different Way* intensive week, spending half the time in Cudgee, near Warrnambool, and the second-half in Footscray, in inner-city Melbourne. We had more applications for the week than we could accommodate, so unfortunately, some people had to miss out. The week is something of a marathon of theological, theoretical and practical exploration of how the Bible speaks into our everyday lives in the areas of work, money, food, hospitality, shopping, waste, gardening, etc. There are a broad number of people in Cudgee/Warrnambool and in Footscray (they know who they are) who support and contribute to the week and make it a particularly rich experience, for which we owe them much thanks.

In 2015, we will again run a Household Covenant process over Lent, beginning Feb 18. This year, we will abandon the WordPress format and encourage those who take it up to form small groups over Lent. A Household Covenant Resource Booklet (in PDF or hard copy) will be available in the new year to accompany the process, and, for those interested, there will be a half-day retreat somewhere near Melbourne on Feb 14. See p.8 for more details.



Elvira Hewson running a session helping people plan their own vegie gardens during the 'A Different Way' week.

MANNA GUM seeks to live within the economy of God – frugally, ethically and through the generous sharing of abundance within the community of faith. If our work resonates with you, please consider becoming a financial supporter.

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### About Manna Gum

Manna Gum is an independent non-profit organisation that seeks to:

1. Provide resources for Christian groups to understand and practise the social, economic and political implications of the Gospel of Christ; and
2. Stimulate critical thinking on issues of aid and development, poverty and wealth, and to undertake research and advocacy on matters concerning Australian aid and development involvement overseas.

Please contact us if you would like more information about our work or to find how we could support you and your group/organisation to explore some of these issues.

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