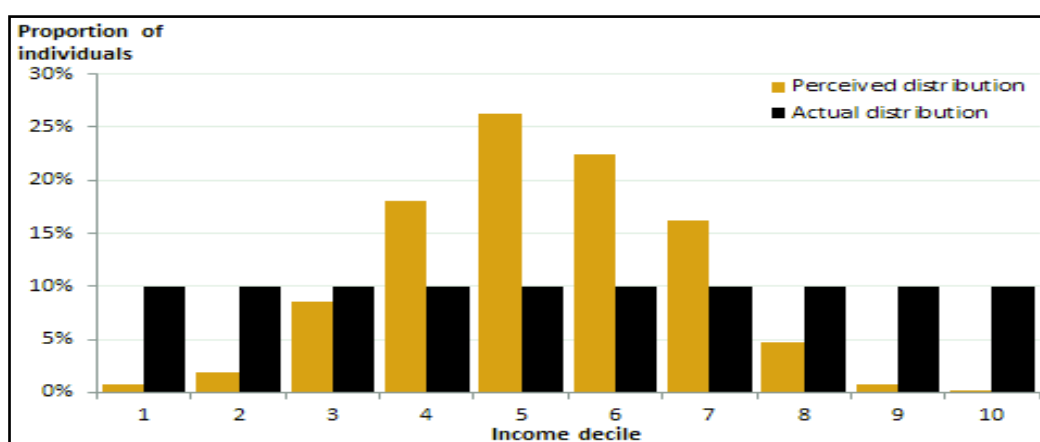




MANNA matters

Newsletter of MANNA GUM.



Everyone thinks they are middle class.

83% of Australians believe they are part of the middle 40% of income earners! Hardly anyone believes they are in the top 10% or the bottom 10% (see how you rank p.9).

News from Manna Gum

We had a good response to our New Year Appeal, which means that Manna Gum remains financially afloat. But we still need an increase in regular financial supporters or one-off donations, or both! We have finally installed PayPal on to the website to make this easier (see back page for web details).

The first part of 2015 has turned out busier than expected. In January, Jonathan had an essay, 'Being the Household of God in the Midst of Dangerous Climate Change', published with Zadok Papers. Email info@ethos.org.au to purchase a copy.

The major development this year has been the production of a Household Covenant Bible Study resource, *Good News at Home*, launched just in time for Lent (see back page). This year, a number of groups and individual households followed the Household Covenant process on both sides of the Tasman. Continuing feedback on how to make the Covenant, or the resource, more helpful is always welcome and appreciated.

In March, Jonathan convened a panel on international development at Surrender:15 and led a workshop on evangelism, social justice, ethical consumption and caring for creation! In April, he gave a seminar on 'Christianity & Capitalism in the Twenty-first Century' at Whitley Theological College, and the next day was involved in a panel discussion with Archbishop Philip Freier at the inaugural Justice Conference.

This edition:

BIBLE & ECONOMY

Unmasking Mammon: What is money?

Jonathan Cornford (p.2)

POVERTY & JUSTICE

Displaced at Home: The alienation of indigenous groups in our region

Andrew McCulloch (p.5)

UNDERSTANDING THE TIMES

Manna Gum's back-of-the-envelope Budget Papers (p.8)

Where do you rank? Perceptions of wealth in Australia (p.9)

EVERYDAY PEOPLE

Second Wind: Making a late career U-turn for mission, community and simple living

Colin Taylor (p.10)



Unmasking Mammon

What is money?

by Jonathan Cornford

Finding Life in Jesus' Hard Teachings on Money (Part 1)

When it is a question of money, everybody is of the same religion.
- Voltaire

We all need money. It is impossible for us to live without it. But have you ever paid attention to Jesus' teachings on money? Have you ever noticed how hard, unreasonable and unrealistic they seem? And have you ever noticed how little these teachings are dealt with in churches? Yet Jesus talks about money and possessions more than any other subject, so however we interpret his teachings, we simply cannot say that they are not important. What are we to make of it all?

In this article, I propose to begin the task of trying to unravel the New Testament's extensive teaching on money, attempting to pay attention to its spiritual depth, its hard-headed realism, its nuance and complexity, and asking how such teachings can possibly translate into a 21st century consumer society. I say I will begin this task here because it is going to require an ongoing series of articles over multiple editions of *Manna Matters*. My main thesis throughout will be that although these teachings seem hard and confronting, their ultimate concern is not to make following Jesus a test of sacrificial living, but is rather to lead us into fullness of life. But before we can explore that territory, we need to address the seemingly modest question, 'What is money?'

What is money?

During the Great Depression, Archbishop William Temple spoke out strongly against the financial system that had brought such suffering to the poor. The financiers of the City of London were outraged and sent a delegation to try to convince him that he couldn't possibly understand things like economics, and he should just stick to religion. But in the midst of the discussion, one financier let slip that he had spent his whole life working with money and yet he still didn't know what it was.

We all know that money is simply a medium of exchange. I do work for someone who pays me in money, then I can take that money to the grocer to exchange it for food. Our trust in this system is so complete that almost our entire lives are lubricated by, and dependent upon, exchanges of money. How remarkable that so few of us understand what it actually is, or how it works.

At its most basic level, money is a system of trust, or a series of promises. I accept money from my employer, rather than bread and meat, because I trust implicitly that the grocer will accept that same money in exchange for food. He in turn trusts implicitly that he can then just as effectively use that money to buy the things he needs. As long as everyone agrees about the value of money, the system works wonderfully.

For a very long time, this system tended to be based on precious metals (gold and silver coins) because everyone agreed they were valuable. But because coins are so heavy and bulky, banks in the Middle Ages adopted an idea learnt from the Chinese and started issuing paper notes, saying they would promise to pay whoever held one of these notes

Our trust in this system is so complete that almost our entire lives are lubricated by, and dependent upon, exchanges of money.



the marked amount of coinage. The currency of the UK, the pound sterling, was originally a note that promised the bearer a pound of sterling silver coins should they choose to cash it. After a while, nobody bothered about the coins any more and people just started trading the notes with one another. This meant that banks could simply start *creating money*, irrespective of whether they had the gold or silver coins in their vaults or not, as long as everybody didn't suddenly turn up demanding the coins that their notes promised. That is, the paper notes worked fine, as long as everyone felt confident about the bank issuing them. By the 1970s, any final links between paper money and precious metals (known as the gold standard) had completely disappeared.

Today, very little of the money in the world has any solid basis in reality. Less than 3% of the global money supply exists in the form of notes and coins created by governments – what most of us think to be money. That vast majority of money in the world today is literally created by banks and only exists as electronic records of promises. These electronic fictions can be traded as money for as long as anyone values them as such. It is the ultimate refinement of the Emperor's New Clothes. An entire global economy of something like US\$75 trillion is propped up by money that only exists as long as everyone agrees it exists ... until some pesky little kid suddenly calls out: 'Hey, these collateralised debt obligations aren't worth crap!' Then you get the 2008 Global Financial Crisis, the Eurozone Debt Crisis, 'budget black holes' in our own country (see p.8), and whatever the next instalment will be ...

Observing this fantastical world of smoke and mirrors, Philip Goodchild, a philosopher of religion, has quite rightly pointed out that money is, in fact, a belief system. Indeed, it is a massive collective belief system, and the belief in the value of money has its own kind of theology. Although money is the ultimate (human) power in the world today, as a thing it has no use, no value and no power at all, *except that power which we all, by consensus, give it*. And that is the perfect definition of an idol. When you start to think about money like this, it is hard not to be struck by the fact that the currency which undergirds the global financial system, the US dollar, is emblazoned with the confession, 'In God We Trust'.

Jesus v. Mammon

Halfway through the Sermon on the Mount, Jesus drops a bombshell: 'You cannot serve both God and money' (Matt 6:24). The language is uncompromising. He doesn't say that it is hard to do, or unwise to attempt; it simply cannot be done. At this point, we really should be sitting up and taking notice. What does he mean?

The Sermon on the Mount is perhaps as programmatic a statement of Jesus' faith as we can find anywhere in the gospels; it is hard to overstate its importance. It is no small thing, then, that a significant portion of the Sermon on the Mount is devoted to money (all in chapter 6). The progression goes like this:

vv.19-23:	'Do not store up treasure on earth ... where your treasure is, there your heart will be also'; healthy eyes fill you with light, unhealthy eyes fill you with darkness
v.24:	'No one can serve two masters ... You cannot serve both God and money'
vv.25-34:	'Do not worry about what you will eat and drink and wear ... strive first for the kingdom of God and his righteousness'

The first set of teachings (vv.19-23) concern the things we own (our treasure) and the things we desire (direct our 'eyes' to), observing simply and directly that the things we own and the things we desire can lead us to profoundly misdirect our lives. The third set of teachings (vv.25-34) expounds a 'right ordering' of our material lives, recognising that we have real material needs, but situating those within the bigger idea of 'the kingdom of God and his righteousness (or justice)'. There is much to be unpacked in both these teachings and this shall be taken up in later articles, but for now let it suffice to note that it is the teaching on money that is the hinge between the two.

What is particularly striking about Jesus' teaching on money in verse 24 ('wealth' in some translations) is not just that it is unequivocal, but that he chooses a very particular way of naming it: *Mammon*. Jesus' use of this term is striking because although it was not unknown, it was not a term that had,





excuse the pun, wide currency. Mammon was an Aramaic word for referring to money or riches which held strongly negative connotations – it is thought to derive from the Aramaic term (*mumu*) which means ‘that in which one trusts’. But Jesus’ use of the term goes beyond normal usage – in this teaching, mammon is personified, given the full force of idolatry and put in direct opposition to God: ‘You cannot serve both God and Mammon’.

Why is Jesus so forceful and unreasonable? Doesn’t he realise that we need money to live? Is this just the unrealistic idealism of a rustic Galilean peasant?

Actually, in Jesus’ day it was already true that, for very many people in the Roman Empire, money was a practical necessity for daily life, and he was well aware of this fact. Although we never see Jesus with any money in the gospels – when being tested by the Pharisees about paying tax to Caesar he has to ask them, ‘Show me the coin used for the tax’ (Matt 22:19) – we know that Jesus’ disciples used to keep a common purse (John tells us that it was Judas who managed it!) to pay for things and to distribute to the poor (Jn 13:29) and that they were all at times supported by some wealthy women (Lk 8:2-3). So Jesus is well acquainted with the uses of money.

When Jesus identifies money with Mammon, he is powerfully drawing our attention to a fact that we should all be able to realise simply by looking at the world or paying attention to our own lives – money has become much more than just a means of exchange. It has become *a spiritual force*. That is, Jesus is locating money in the same category of things discussed by the Apostle Paul when he states: ‘our struggle is not against flesh and blood, but against the rulers, against the authorities, against the powers of this dark world and against the *spiritual forces* of evil in the heavenly realms’ (Eph 6:12).

In recognising that money is a spiritual force, we are acknowledging not only that money is a crude form of power that humans can wield to gain ‘possession’ over things, even over other humans, but that it is also a form of power that is liable to possess the possessor and none of us is immune to its reach. Such is the power of money that even the poor can be utterly possessed by the enticement of what it promises.

It is not an overstatement to say that money is now the ultimate form of power among humans today. Even the world’s greatest superpower must bend its knee before the dictates of money. Why have wealthy countries so dramatically failed to take the action on climate change that is needed? Why does the G20 baulk at taxation reforms that could rein in vast and accelerating global inequality (see p.9)? Why does our own government so savagely cut services and benefits to the poor while leaving in place the much more expensive and economically damaging largesse to high income earners (see p.8)? Why have churches been so appallingly slow and miserly in their responses to survivors of child sexual abuse? All have the same answer: the power of money.

We have all come to believe in a very deep way in the power of money to solve things. Although we talk of faith in God, and we have hopes in the support of family and friends, our actions tend to belie the fact that the one thing we really *trust* to help us or secure our future is money.

Likewise, when we turn to the big issues of justice and poverty in the world, our first instinct is to think that the main problem is lack of money. As I have previously written (*Manna Matters*, Nov. 2011), one of the shortcomings of the Make Poverty History campaign was that it tended to give the impression that more foreign aid could solve world poverty, without confronting the fact that a very large part of the world’s ‘aid’ programs (including Australian Government aid) support global economic structures that are causing and deepening poverty and inequality around the world.

Over my years of monitoring foreign aid in Laos and Cambodia, I saw again and again how even well-conceived aid projects could be ruined by too much money. Similarly, Tim Trudgen, in his series of *Manna Matters* articles on remote Aboriginal communities (from May 2012 to Nov 2013), has shown how the spending of large amounts of money has frequently served to deepen the disempowerment and dispossession of indigenous communities, while comparatively miniscule amounts can be put to enormous benefit by community members when accompanied by real empowerment.

Indeed, the history of aid and welfare demonstrates that it is actually very difficult to ensure that the spending of large amounts of money does not have unintended negative outcomes. Again and again, where money has been most constructively employed, it has been in smaller amounts in the hands of humble, committed, sensitive and wise people. That is, where money has been put to good use, it is the *human difference* that really counts.

And it is for this reason that Jesus speaks so forcefully about money. Our trust in money must ultimately fail us and our belief in its power is misconceived. It cannot bring us the life that is our salvation and it cannot accomplish justice or healing in the world. Not only that, following the dictates of money leads us imperceptibly, bit by bit, to be people who end up reproducing damage in the world, rather than people who are bringing healing and reconciliation.

That is why Jesus unmasks money as Mammon – a false god that promises life and leads us to death. Money has its own logic and its own commandments and we simply cannot serve that logic and serve God at the same time. The two are irreconcilable.

I believe it is this starting point of recognition that lies at the heart of understanding all of Jesus’ hard teachings on money. Whether it is his teachings on giving, renunciation, the use of money in community, poverty or hospitality, all are part of his program of de-throning Mammon and turning it back into mere money. We all need money. It is impossible for us to live without it. But if we are not to be led astray, and even more so if we are to put it to some good uses in the world, then we must first learn to see it aright. After that, we need a set of practices that will help break its spiritual power, and it is to these that we shall eventually turn in the following articles. But before we can do that, we still need to clear away some abiding misconceptions about money in the gospels ...

[Next edition: Re-examining the Parable of the Talents]

Money has become much more than just a means of exchange. It has become *a spiritual force*.

Displaced at Home

The alienation of indigenous peoples in our region.

by Andrew McCulloch

The issue of the displacement of indigenous people hit the media spotlight last March, following the comments of Australia's Prime Minister, referring to life in remote Aboriginal communities as a 'lifestyle choice'. Tony Abbott's comments were made in the context of his support of the Western Australian state government plan to close more than 100 remote communities and move more than 1,000 people, saying in a radio interview '...what we can't do is endlessly subsidise lifestyle choices'.

The PM's comments were widely condemned by the Opposition, indigenous leaders and some within his own party. The Chair of the Prime Minister's Indigenous Advisory Council, Warren Mundine, said it was not as simple as the Prime Minister had described. Interviewed on ABC Radio National, Mr. Mundine said:

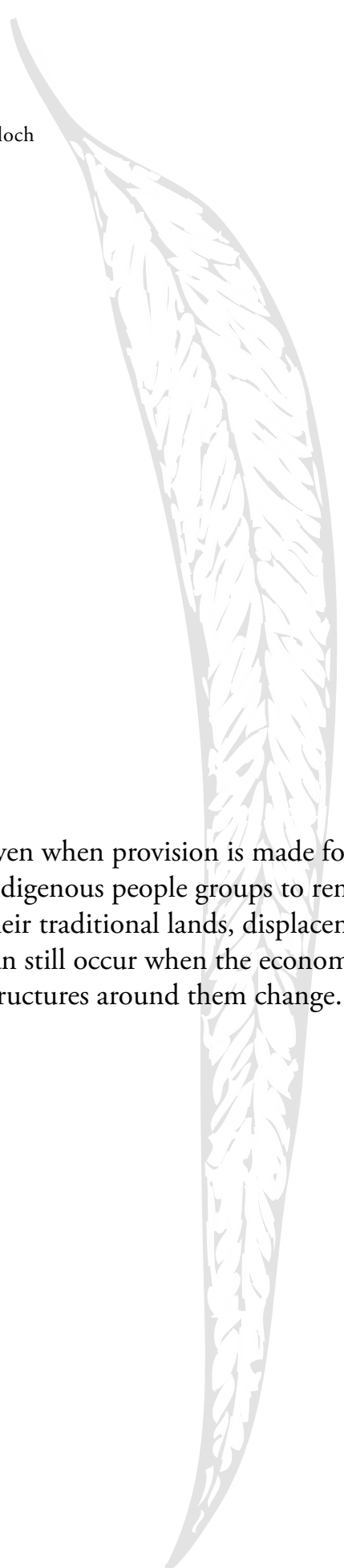
'These people are actually living on their homelands and it affects a lot of things, it affects their cultural activities, it affects their native title, it affects a number of areas... It's not as simple as... if someone from Sydney decides to have a treechange and go and live in the bush. It's about their life, it's about their very essence and it's about their very culture.'

The Prime Minister's comments and the planned closure of remote settlements has certainly struck on a raw nerve within the Australian community. Thousands of people, of both Aboriginal and non-Aboriginal descent, attended protests. Many Australians now recognise the association indigenous Australians have between their ancestral land and cultural identity and the devastating effects of the displacement of indigenous people from their traditional lands.

However, I wonder if we are comprehending the complete picture with regard to the displacement of indigenous Australians in remote communities by focusing solely on the 'cultural' dimensions of separation from traditional lands. Without underplaying the importance of the association between traditional land and cultural identity for indigenous Australians, the experience of some other indigenous groups within our region suggests that even when provision is made for indigenous people groups to remain on their traditional lands, displacement can still occur when the *economic structures* around them change.

Last year, I had the opportunity to meet with representatives of an indigenous people group on the outskirts of Kuala Lumpur, Malaysia. Known locally as 'Orang Asli' (translated as Original People in English), the wider people group numbers around 150,000 (0.5% of Malaysia's population). The Orang Asli share a similar tragic history with many other indigenous peoples around the world. Since the 1960s, government policy in Malaysia has sought to integrate them into wider society. Despite these efforts, Orang Asli suffer disproportionate levels of poverty. Displacement due to urban encroachment has been problematic in recent years. Whilst reserves have been established under legislation to protect the rights of Orang Asli to continue their traditional lifestyle, the legislation provides discretion for beneficiaries to be evicted with compensation.

The group I met with comprised around 100 families, who survived by hunting and gathering until very recently. Their livelihoods were turned upside down when the state forest they lived in was sold to a developer about 15 years ago. The area is now developed with high-



Even when provision is made for indigenous people groups to remain on their traditional lands, displacement can still occur when the economic structures around them change.



Members of the Semai Tribe of Orang Asli people.

density apartment towers for the middle to upper class. As compensation, the developer built an enclave within the wider estate with detached bungalow-style housing on a 99-year lease for the Orang-Asli families, that housing not dissimilar to what would be found on the outskirts of Australian cities. The developer also built a community centre which houses a museum tracking the progress of these families through the development process. The museum contains a display of 'before and after' photos. Each family group is photographed standing in front of their traditional 'humpy-style' housing prior to the development, alongside a photo of the family, dressed to impress, in front of their new house in the completed complex. No doubt the developer was well intentioned and supported by the city planners and government officials who would have required adequate compensation to be found for the traditional occupiers of the forest as a condition for development approval. However, the photo display had overtones of a Jenny Craig advertisement, with the shame of the previous situation and the supposed glory of the new.

The reality 10 years on is very different to the marketing spin and congratulatory spirit contained in the museum. The community is now an island ghetto in the middle of a middle-upper class area, where the Orang Asli struggle to integrate and find employment. Social problems are rife and the section of the estate leased to the Orang Asli feels unsafe, neglected and is physically decaying. Despite a well-intentioned scheme to look after the Orang Asli, the solution has failed to provide an environment in which they could thrive. When I asked what they would have done differently, the elders replied that they would have fought the development from the outset instead of being swayed by sweeteners. There was also resentment within the community towards the elders who at the time accepted the compensation package on behalf of the group.

My mind harkened back to the stories told by Australian aborigines of the well-intentioned, but catastrophic, 'solutions' created by government and its agencies in remote areas of

Australia, only this was very recent history. It appeared to me this community had been displaced in-place. Displaced at home, on their own traditional lands.

In neighbouring Sumatra and Kalimantan, Indonesia, a similar story is playing out now. There, the palm oil industry has made huge changes to ecosystems, particularly over the last 30 years. Today, Indonesia is the world's largest producer of palm oil and, together with Malaysia, accounts for 85 percent of global production. The detrimental environmental impact of palm plantations has been well documented, thanks in part to international advocacy campaigns targeting food products containing the oil. According to the World Wildlife Fund, in the last 35 years, Indonesia and Malaysia have lost 3.5 million hectares of forest to palm oil plantations.

Consumption of palm oil has risen steadily at 7 per cent per annum over the last 20 years. The industry continues to expand rapidly, swallowing up forest land to make space for new plantations. Much of this expansion has followed the illegal clearing and burning of native forests, releasing huge amounts of



Not at home: One of the many dilapidated houses at the Orang Asli resettlement in Desa Temuan. Azman (inset) says the Orang Asli now reside in only 91 of the 147 houses. [From 'The Star Online']

carbon into the atmosphere from the burning of both the forest and peat reserves beneath, which smoulder for years.

Less known than the environmental impact is the social impact of the palm industry. The Indigenous Peoples' Alliance of the Archipelago (AMAN) represents an indigenous community of between 50 and 70 million people in Indonesia. AMAN has fought for years to preserve an ancient way of life from being bulldozed to make way for mono-crop plantations.

The palm industry boasts of its credentials as an employer and contributor to the local economy. However, a recent study by the Washington-based Rights and Resources Initiative (RRI) found that the main benefactors of the industry are the big investors and companies that control 80 per cent of the global palm oil trade. Contribution of the industry towards GDP and employment is miniscule compared with other sectors, particularly other food crops. According to Bryson Ogden, RRI's private sector analyst:

'The structure of the industry is such that it leaves out local communities.....The biggest losers in this process were locals who lost their lands and livelihoods, but have not been incorporated in the new economy on advantageous terms....'

Indigenous peoples are amongst the most vulnerable groups affected by the palm industry. Forests upon which indigenous people have traditionally depended have been replaced by a landscape and economy that they are excluded from unless they conform to the requirements and expectations of an economy that is foreign to them. Many indigenous groups have struggled

to cope with the kinds of changes that have occurred around them. Like the Orang Asli in Kuala Lumpur, they have been displaced at home. Local communities are beginning to take a stand for their rights, yet such campaigns have resulted in the alienation of whole communities or, worse, the criminalisation of their activities.

The experience of indigenous people in Malaysia and Indonesia shows how indigenous peoples can be displaced at home as the physical and economic environment around them changes. The lives of indigenous peoples quickly become vulnerable as developed economies subsume their livelihoods and environment. Solutions are indeed complex and multi-faceted.

Whilst the situation in Asia is somewhat different from the Australian context, there are many similarities. The ties to traditional lands are strong and are important in defining cultural identity, but we should not forget that a central part of that 'cultural identity' is also a dignifying and meaningful economic livelihood.

[Ed. note: See articles by Tim Trudgen in previous editions of Manna Matters which give an account of similar 'displacement at home' faced by remote Aboriginal communities in Arnhem Land.]

Andrew McCulloch is an urban and environmental planner, originally from Melbourne and currently working in South-East Asia.

The lives of indigenous peoples quickly become vulnerable as developed economies subsume their livelihoods and environment.



Burning rainforest in Sumatra to make space for palm oil plantations. Photo: Peter Prokosch

Manna Gum's back-of-the-envelope Budget Papers

Perspective is a funny thing. For all the talk in Canberra, you would think that Australia's 'Budget black hole' of around \$35 billion has become an almost unsolvable problem. However, Manna Gum's 'back-of-the-envelope' calculations suggest that there are a bunch of 'low hanging fruit' options that could easily return the Budget to surplus, by a long way. The fact that they are not being explored reveals much about the control and exercise of political power in Australia.

Manna Gum's modest proposals are not ideas coming from lefty radicals. Mostly, they involve simply undoing changes that were made in the mid-2000s (1999 for the capital gains tax), a period in which, according to the IMF, welfare to the rich in Australia became 'profligate'. The budget measures proposed here have support amongst many mainstream economists and economics commentators, and it is generally considered they would have a beneficial impact on the broader economy.

The 2014 Budget

Last year, Treasurer Joe Hockey said the seriousness of the deficit meant it was time to get tough and end 'the age of entitlement'. His cuts made it clear who he thought was benefiting from such 'entitlements'. Most severely affected by the 2014 Budget cuts were unemployment benefits, age pensioners, Medicare, hospitals, tertiary education, foreign aid and public service jobs. It is telling that the much more expensive forms of 'entitlement' highlighted below have not been up for discussion.

'Low-hanging fruit' for Budget Savings

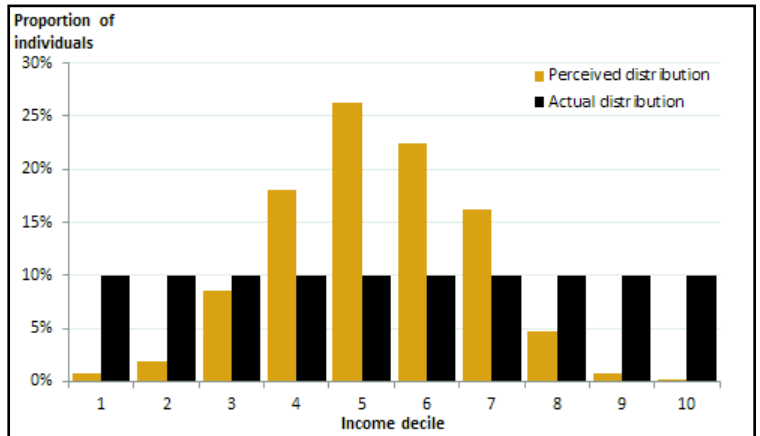
Projected Budget deficit this financial year	\$35 billion
Remove tax concessions in real estate investment The combination of negative gearing and a discounted capital gains tax (since 1999) is a prime culprit in driving the unaffordability of housing in Australia. Most mainstream economists think this tax concession is bad for the economy, but politicians have come to see it as a sacred cow that cannot be questioned. (See <i>Manna Matters</i> , December 2014.)	\$30 billion
Remove superannuation tax concessions Superannuation is meant to save the government money on pensions. By next year, superannuation tax concessions will be the single largest area of government expenditure and will cost more than the age pension. The overwhelming majority of this assistance flows to high income earners. Low income earners receive virtually no benefit.	\$40 billion
Restore the top income tax brackets to 2005 levels In 2005, at the height of the mining boom, Peter Costello made his final big cut to income tax, with most of the benefit going to the top 10% of income earners. In 2012, this was costing at least \$27 billion – the figure will be higher today.	\$27 billion
Restore carbon pricing Not only was the Abbott government's abolition of the carbon tax ecologically disastrous and a setback to international climate negotiations, it also put the government further in the red. The coal industry, on the other hand, has benefitted enormously.	\$8.5 billion
Combined Budget savings	\$105.5 billion

How do you rank?

Perceptions of wealth in Australia

When it comes to Budget time, it seems that everybody is doing it tough. A couple of years ago, the government changed the rules so that families on \$150,000 a year or more wouldn't be eligible to receive family payments. In response, *The Daily Telegraph* found a couple on \$150k who said 'you can survive on \$150,000, but you definitely aren't doing well,' while in *The Australian*, a couple on \$200 000 said 'the government are making it bloody hard.'

Everyone in Australia likes to think of themselves as 'middle class'. In fact, it doesn't seem to matter whether you are in a middle, high or low income bracket, you are likely to think of yourself as somewhere in the middle. To be exact, 83% of people think they're in the middle income brackets (the fourth to seventh income deciles), when, of course, only 40% actually are (see graph). Hardly anyone thinks they are in the highest or lowest income decile, when, by definition, 10% of the population are in each.¹



Wages & Income in Australia

In 2011:

- the *average* full-time wage: \$72,800
- the *median* (the 50:50 point) full-time wage: \$57,400
- the *median* wage for all workers: \$46,900
- the *median* taxpayer had a taxable income of \$48,684¹

In 2013, if your household contained...

	A single adult	Two adults, no children	Two adults, two children	...then your income was higher than this proportion of Australians: ¹	... and this proportion of the world: ³
	...and your disposable (after-tax) income was ...				
Global 10%	\$26,100	\$39,150	\$54,810	20%	90.5%
	\$34,000	\$51,000	\$71,400	33%	93.7%
Australian median	\$43,100	\$64,650	\$90,510	50%	95.8%
	\$53,300	\$79,950	\$111,930	66%	97.2%
	\$63,900	\$95,850	\$134,190	80%	98.1%
Global 1%	\$94,600	\$141,900	\$198,660	95%	99.2%

In 2014:

- the richest 1% of people in the world owned 48% of global wealth
- the richest 2-20% owned most of the remaining 52% of wealth
- the bottom 80% of the world owned just 5.5% of the world's wealth
- The world's wealthiest 80 individuals owned the same amount as the bottom 50% of the global population (3.5 billion people)²

1. Matt Cowgill, 'We are all dead: A discussion of Australian political and economic issues and ideas', 13 May 2013, <https://mattcowgill.wordpress.com>

2. Oxfam Issue Briefing, 'Wealth: Having it all and wanting more', January 2015.

3. According to 'How Rich Are You?', <https://www.givingwhatwecan.org/get-involved/how-rich-am-i>



Second Wind

Making a late career U-turn for mission, community and simple living

by Colin Taylor

CRUISE down the Rhine or up to Alaska buy a four-wheel-drive and comfy caravan and see more of Australia spend up big on your personal hobbies or anything else that grabs your interest Whatever you do, take it easy. You're almost at retirement and you've earned the right to spoil yourself a little while you still can.

It's a constant message and firm expectation for people my age, delivered through media of all kinds and embedded in the culture of our society. Closer to home, it was not uncommon among former work colleagues for someone to announce they were taking early retirement and heading off overseas for extended travel or travelling north in a motorhome. These leisure options were never ones we particularly aspired to during our working careers, but, these days, they are further from our minds than ever.

My wife, Anthea, spent 25 years as a teacher, breaking only for five years to care full-time for our two young children, and I have worked for 45 years in journalism. In many ways, we have followed a traditional path – nuclear family, full-time jobs, home owners, nice holidays, membership in mainstream churches, a private school education for our two kids and the requisite dog. We'd say we've never been lavish or wasteful – our upbringing saw to that, with parents who struggled financially and lived simply – but it was nice to be comfortable, to be able to pay for what we wanted and feel self-contained and safe.

All the same, when we briefly thought about our later years, we never saw ourselves becoming 'grey nomads'. Instead, we felt that once we'd raised the kids and seen them settled in worthwhile careers, and when we felt ready, we'd like to do something more for God – some sort of mission activity somewhere that would constitute a 'giving back' to the Father who'd given us so much.

It was that kind of thinking that spurred us to sign up for TEAR Australia's annual exposure trip to India (TWESO) in January/February 2010. We'd been long-term supporters of TEAR, so it felt like a logical choice. Those seven weeks proved a revelation – not just in the startling Bible teaching on God's heart for the poor from such remarkable personalities as CB Samuel, Mark Delaney and Steve Bradbury, but through the many unforgettable people we met through TEAR's partner, EFICOR, in New Delhi and elsewhere.

No less a revelation was seeing, tasting and smelling, first-hand, what life was truly like for India's countless and desperate poor, coping with the chaotic traffic, visiting slums, schools and hospitals, staying in a remote mountain village, enduring two interminable train rides across the country (one was 52 hours) and receiving undeserved, lavish hospitality in people's homes.

That experience starkly and painfully illustrated to us where we'd been and where we knew we wanted to go.

We felt deeply convicted that we had chosen to read the Bible through our middle class lens and, in essence, had failed to show through our lives that God's people operated under values radically different from those of the world. The only thing we knew for sure at that stage was that we needed to make a break from our previous lifestyle and physically place ourselves somewhere alongside people who were struggling, within the

The only thing we knew for sure at that stage was that we needed to make a break from our previous lifestyle and physically place ourselves somewhere alongside people who were struggling, within the context of a community of like-minded others

context of a community of like-minded others.

We spent the following year earnestly searching for alternatives as to where that might be. After many conversations and prayers, we felt drawn to Seeds Bendigo, a small and humble missional community living in Long Gully, a large public housing enclave in Bendigo saturated in generational poverty. We leased our house in Ballarat, quit our full-time jobs and rented a home on the edge of the housing estate to give it a try. That meant no jobs to go to and an immediate huge drop in income, but we were excited to have our feet on the bottom rung of the ladder where we believed God wanted us to be. The Seeds community – and wider Seeds network of the time – was warm and welcoming and our adult children were both supportive and encouraging.

What was obvious straight away was that we had entered alien territory. The gap between our life experience and that of many of our neighbours was immense. Their language, outlook, values, culture and expectations were totally foreign to us and all we could do was don the 'L-plates' and be open and willing to be affected. It was a learning experience one would not tackle alone. We certainly couldn't, but, strengthened by the vision and energy of our Seeds companions, we joined in where we could.

By August of that year, we knew we wanted to stay in Bendigo with Seeds, so put our Ballarat home on the market. It sold quickly and we started house-hunting in Long Gully soon after. Housing stock in this area is generally old and in poor-to-average condition – it's the cheapest place to buy a house in Bendigo and considered the least desirable.

We sought part-time work to keep more time free for involvements with local people and programs. In 2011, our combined annual income dropped from \$150,000 to around \$35,000. We were still far from poor in any sense, but found it stimulating and freeing to be making do with less money. We discovered more about sharing resources, becoming more thoughtful about food and purchasing goods, growing vegies, the joys of op shops, sharing hospitality and meals with others.

In 2011, our combined annual income dropped from \$150,000 to around \$35,000

We even began occasional forays into dumpster diving – something we would never have dreamed of doing before!

We have tried to be more open to asking strangers into our home, in response to the Bible's call to practise hospitality. In time, that led to us becoming approved as foster carers, initially taking in children for weekends and emergency overnight stays. This developed into a long-term arrangement two years ago, when a 12-year-old girl known to the Seeds community was taken into care from an unsustainable family situation. She is still with us and we are re-embarking on the tricky journey through adolescence!

There have been times when we've looked back fondly on our former life, but those over-the-shoulder glances have been brief. Not for a minute would we want to go back. We still have old friends from the past, though some have fallen away.

That's been a disappointment, but this loss has been more than compensated by the richness of relationships we have enjoyed over the past four years and the joy of sitting with someone from a starkly different life experience, creating connections and learning from each other.

We feel that, in a very small way, we have experienced the deep truth of Jesus' words in Matthew, chapter 19, addressed to the rich young man:

'Everyone who has left houses or brothers or sisters or father or mother or children or farms for my name's sake, will receive many times as much and will inherit eternal life.'

We didn't leave children or farms, but did purposefully leave one life behind for another.

In one sense, that was easy. We'd already educated our children without restrictions and established rewarding professional careers, so what were we really laying down? When we look at other families we know who are seeking to raise their children in a more counter-cultural way, we feel like we've sacrificed very little. Nonetheless, God has been, and continues to be, true to his word.



Photo by Glenn Daniels.



GOOD NEWS AT HOME

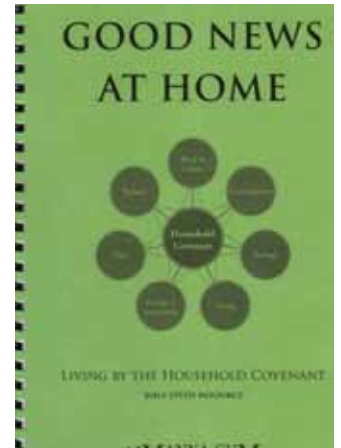
LIVING BY THE HOUSEHOLD COVENANT (BIBLE STUDY RESOURCE)

The Household Covenant is a simple annual process for taking steps towards a more responsible way of living. This resource will tell you all you need to know about how to follow the Household Covenant and supplies seven weeks of Bible study material. Printed on 100% recycled paper.

Hardcopies: \$10 (incl. postage)

PDF: free

Buy or download via the Manna Gum website.



THE ARTS OF HOME ECONOMY WEEKEND RETREAT, 16-18 OCTOBER

"The work of the home is the health of love. And to last, love must enfold itself in the material world – produce food, shelter, warmth, surround itself with careful acts and well-made things." - Wendell Berry

A weekend of fun, sharing and learning, involving: breadmaking, preserving, pasta making, soap making, cheese making, caring for soil, caring for fruit trees, and more!


Cost: \$80 Location: 131 Heinz St, East Bendigo

To register, or for more information, email kim@mannagum.org.au



Support the work of MANNA GUM

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 monthly financial supporter or making a one-off donation.


 **Donate via PayPal on the Manna Gum website**

(Go to the 'Become a Supporter' tab)

 **Arrange an Electronic Funds Transfer (EFT):**

BSB: 633 000 A/c No. 134 179 514

A/c Name: *Manna Gum Initiatives Inc.*

 **Send a cheque or money order**

(payable to *Manna Gum Initiatives Inc.*)

CONTACT US

POST: 25 Holmes Road, Long Gully VIC 3550

EMAIL: jonathan@mannagum.org.au

PH: (03) 5463 5223



About Manna Gum

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

1. *Help Christians reclaim and practise Biblical teaching on material life; and*
2. *Promote understanding of the ways our economic lives impact upon ourselves, others and the earth.*

Manna Gum is motivated by a vision of renewal of the Church in Australia as an alternative community that witnesses to the Kingdom of God.

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

www.mannagum.org.au