



MANNA matters

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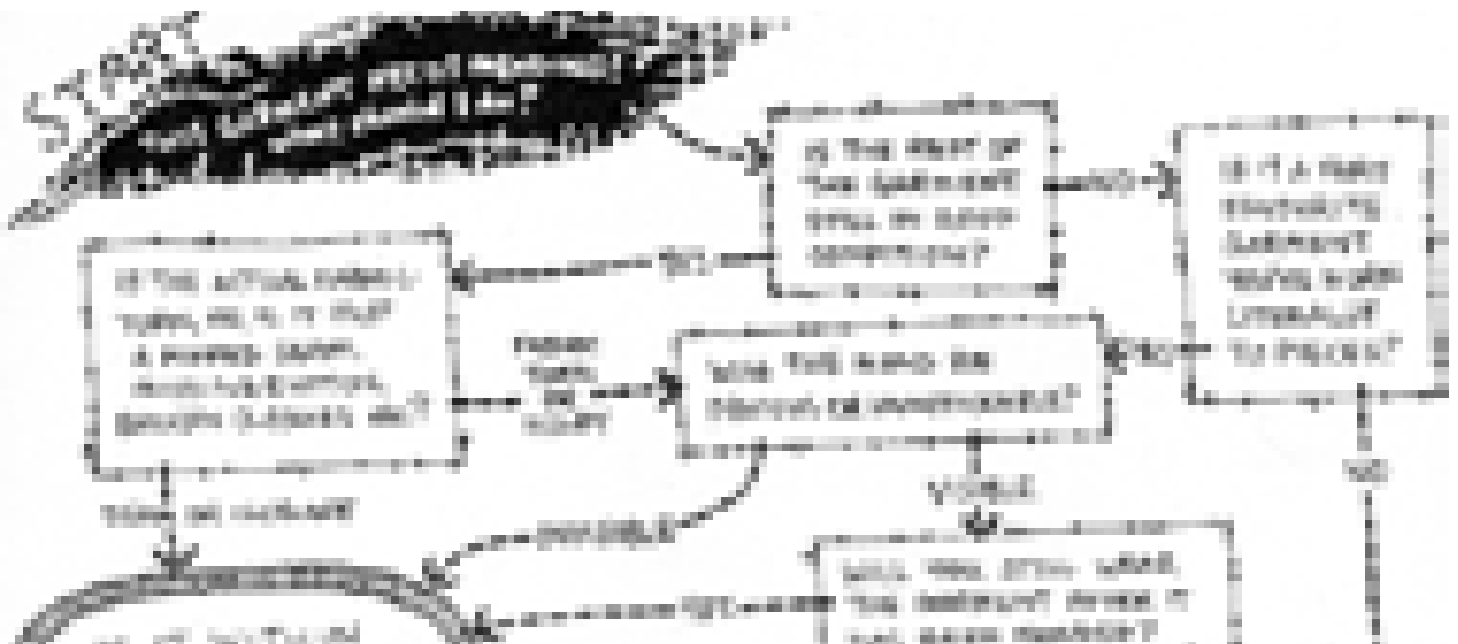
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Less is More Ten Years On

Living on a Low Income Revisited

by Jonathan Cornford

Ten years ago I wrote about mine and Kim's experience of living on a low income (see *MM April 2013*). Even though our income placed us in the bottom 20% of Australian households and we technically fell below the Australian poverty line, our experience of life was far from one of hardship. Rather, our time in Laos and experience with people living on the streets in Melbourne told us just how comfortable and affluent we were.

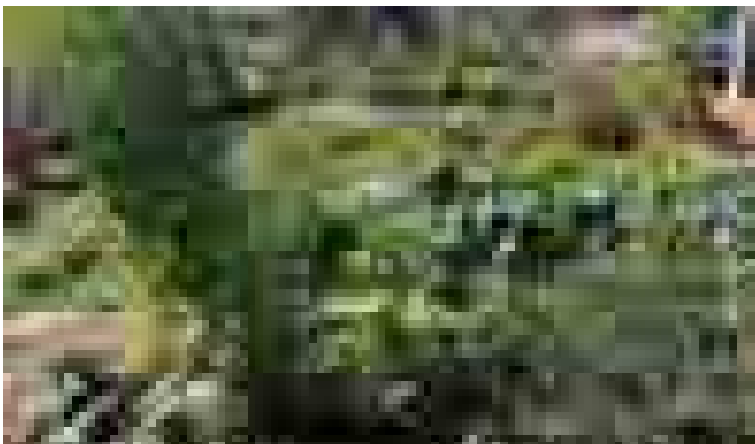
I discussed five practices by which we have sought to live on a lower income: (i) tithing; (ii) part-timing; (iii) living frugally; (iv) paying more (responsible consumption); and (v) budgeting. The reasons for consciously choosing a lower income can be described in both negative and positive terms. It is a choice *against* a high consumption lifestyle that is destroying us and our planet, and it is a choice against the power that money has in our lives and in our society. But it is also a choice *for* more time to devote to family, community and meaningful unpaid work, more time towards a flourishing household economy and a choice for a distinctive evangelical witness. In biblical terms it is a choice for *life*, and not just the simulacrum of life that we are offered.

In 2013 we had been living on a low income for over fifteen years, but we still only had a young family with our youngest child just in primary school. Ten years on, our eldest daughter has just finished high school and our youngest is not far behind. What does the picture look like for us now?

Bracket creep

The headline story is that, without really trying, our incomes have gone up and we have become wealthier. Since 2013 our disposable income has increased by just over 30%, up from \$910/wk (in 2022 dollar terms), to \$1215/wk now. The key change in this picture is that once both kids were in school, Kim started working

In 2013 we had been living on a low income for over fifteen years, but we still only had a young family... Ten years on, our eldest daughter has just finished high school and our youngest is not far behind. What does the picture look like for us now?



A thriving vegetable garden: the result of having more time for the household economy.



three days per week in environmental conservation, and has been promoted into more senior roles.

This is a good example of the ways in which middle class people can generally expect to become more affluent as their life goes on, without really trying. This is not the case for many of the families we live amongst in Long Gully.

Connected with this, as well as our incomes going up, we have become more wealthy. More to the point, we have become home owners (or at least, mortgage holders), and this has been largely facilitated by the Bank of Mum and Dad. Without doing anything (other than paying our mortgage), our net worth has risen to around half a million dollars, just through appreciation. Moreover, being home owners means our weekly housing cost is much less than if we were renting: our mortgage service only requires \$206 per week, whereas the median rental price in Long Gully (a low-rent area) is \$385 per week. Ironically, being home owners allows us to live on a lower income.

I have said many times that the surest way to constrain consumption—and therefore our impact on the planet—is to constrain income, and, sure enough, as our income has gone up, so too has our consumption. I am immediately tempted to justify why some of this is a reasonable stage-of-life thing, however, I also know our spending habits have also simply become more lax, and I have probably been the worst offender in our household. We have also recently discovered that as our incomes have risen and our budgeting become more relaxed, our giving has not kept pace. While it has not decreased in absolute terms, our giving has fallen as a proportion of our income.

Although we have maintained all of the practices I discussed in 2013 (though some have become a little lax), we have still grown in affluence and comfort.

Prosperity in the lucky country

Here's where things get weird – do not adjust your sets...

I have just described our lives as comfortable middle class people. That is how we *feel*. We own our own home. We have two toilets (!). Every member of the household has their own laptop. We are about to go to Tasmania for two weeks holiday. We are the global rich.

And yet when you begin to discuss our financial status comparatively in Australia, in the language of the abstract numbers that dominate our political debates, then things sound very different.

Despite the rise in our income over the last decade we are still amongst the bottom 30% of income earners in Australia (up from the bottom 20%). We no longer qualify for a Health Care Card but we still qualify for the 'low income tax offset.' Our weekly disposable income is well under half the average income for a family with two kids (\$2,810).

But here's the really crazy part. When our disposable income is adjusted for housing costs, we still fall below the Australian poverty line (which is adjusted for housing costs). We are actually too poor to qualify for a house with Habitat for Humanity!



Our home: 'Ironically, being home owners allows us to live on a lower income.'



Cornford household income comparison (in 2022 prices):

	2011	2022	% increase
Our weekly disposable income (housing adjusted)	\$919	\$1,215 (\$1,009)	32.21%
Average Australian weekly disposable household income (couple with 2 kids)	\$2,567	\$2,810	9.47%
Australian poverty line: Weekly disposable income (couple with 2 kids, housing adjusted)	\$966	\$1,027	6.31%

There are all sorts of fascinating analyses we could do with these figures, but perhaps the most important thing they demonstrate is the thing few people are prepared to admit: they are an indication of just how ridiculously wealthy are Australians.

Australian incomes (GDP per capita) are the seventh highest in the OECD and the average Australian net worth is the third highest (behind the USA and Luxembourg). The reason the Australian Poverty Line is so high is that it is calculated as 50% of the median income.

Indeed, not only are we incredibly wealthy, our expectations about what is a reasonable income are primarily shaped by those above us in the wealth stakes.

In recent political debates about ‘stage three tax cuts,’ the Labor Party (historically the party of the working class) was once again reluctant to describe people earning \$180,000 per year as high-income earners. A recent survey found that the average Australian would need to earn over \$300,000 a year to consider themselves as officially ‘rich.’

What has this meant for our kids? One of things people most fear about the idea of living on a lower income is the impact it will have on their children.

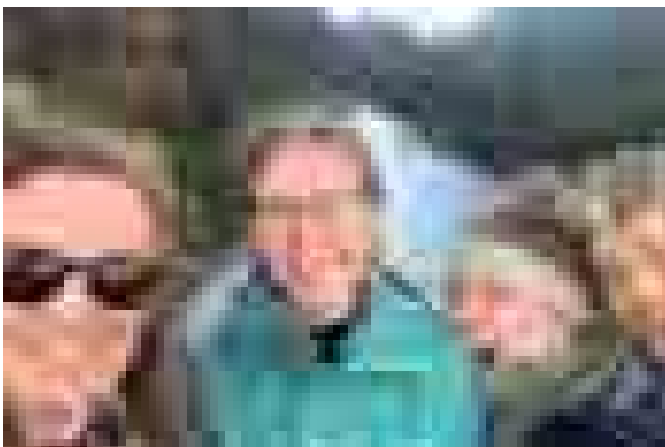
Living below the norm

I have emphasised how wealthy our household is in real human terms and in world-historical terms, and yet

all the data of social comparison in everyday life tells us the opposite. In Australian terms, we are a little bit ‘pov’. Much of what we own—cars, furniture, electronic goods, tools and clothing—is second hand. We live in one of the most disadvantaged suburbs in Victoria: in Bendigo, saying you live in Long Gully will likely evoke an eyebrow raise, or maybe a supportive word of consolation. When the fellas in my tennis club talk about houses, holidays and recreation, I am an outsider to the conversation. For them, a fifty year old male working part-time is definitely a bit weird (let alone working in some strange religious thing).

What has this meant for our kids? One of the things people most fear about the idea of living on a lower income is the impact it will have on their children. One of those common justifications for our increased level of consumption is having teenage children. Certainly, there is some truth that the physical, educational, and social needs of consumption expand in this stage life. However, the seeming consumer *fait accompli* that adolescence presents parents with has been overstated.

Our daughters never had the iPad and devices, nor the branded clothing of many of their peers. We never gave them a mobile phone – when they turned 15 they were allowed to buy one themselves, if they wanted, but they had to pay for their own plan, and there were restrictions on when they could use it and which apps they could download. They went to the local high school, which had a reputation as being rough, and whose educational standards were undoubtedly well below those of the state school across town. Surely, we have done our children a disservice by our lifestyle choice?



A holiday in Tassie: rich or poor?



'For us, our time in Laos, our experience on the streets of Melbourne, and our life in Long Gully have helped us maintain an entirely different perception of our material wellbeing from that taken for granted in politics and the media.'

In preparation for this article, I interviewed each of my daughters about their experience of childhood and their perceptions of income status and standard of living (if you think this would be biased by them telling me what they think I want to hear, you haven't met my daughters). As you might expect, each was a little different, however, what became very clear is that because we live in a quite low socio-economic area, they have both understood themselves to be very middle class, and even a bit privileged. This is despite the fact that they didn't get lots of new clothes or have iPads.

It was very telling that a particular family from school, whom I would describe as archetypal suburban middle class Australians, my daughters always described as 'rich.' It is only more recently as they have begun to ask Kim and me about how much we earn, that they have realised we are actually on the lower end of the spectrum.

Cultivating a frame of reference

One of the strange things about writing this article is how wildly the ways in which we understand ourselves can shift depending on whom we are being compared with. In the big picture of human reality, we are super wealthy and comfortable. When compared against Australian data we are poor. But when we look around locally in Long Gully, we definitely feel very middle class.

Humans are fundamentally social creatures. Our sense of who we are and what we are worth is massively determined by our sense of where we fit into society. Studies have shown again and again that people invariably assess their economic and social situation by looking at

those who are *above* them. Somehow, we manage to screen out those below us as irrelevant noise. But it doesn't have to be this way.

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I am convinced that one of the key tasks of living well, and of Christian discipleship today, is to cultivate alternative frames of reference. For us, our time in Laos, our experience on the streets of Melbourne, and our life in Long Gully have helped us maintain an entirely different perception of our material wellbeing from that taken for granted in politics and the media.

Back to living simply

In 2013 I wrote that the practices of living on a lower income have been a blessing to our family, and not at all an act of asceticism or self-sacrifice. Ten years on, I wouldn't qualify that sentiment one bit. Even with a bit of slippage in these practices, they have enabled a mode of living—investments in family, community and good work—that the Australian norm does not really permit. Our lives are far from idyllic and we certainly have our struggles, but undertaking this little review of where we are at has certainly left me thankful for following this path and encouraged to renew our commitment to it.



The Paths of Life

The Wisdom Tradition in an Information Age Part 2: Dodging the Snares

by Jacob Garrett

In part one of this series we saw how the wisdom writers of the Bible observed life in God's creation has a particular pattern and order to it: this world is one in which things tend to go a certain way. 'The sun rises and the sun sets, and hurries back to where it rises' says the Teacher in Ecclesiastes, while '[t]o the place where the streams come from, there they return again' (Ecc 1). Human affairs similarly exhibit their own regularity:

A gentle answer turns away wrath,
but a harsh word stirs up anger (Prov 15:1).

While such proverbs are never guarantees, the way of wisdom involves the skill to identify the general pattern and to act accordingly. Simply put, wisdom means making our lives match reality, properly understood. If we do this, we shall walk the straight path: the path of justice, of prudence—of life itself.

But there is a tension here. While the physical and relational order of the cosmos indeed reflects the goodness—and wisdom—of its maker, there are other regularities, too:

If you see the poor oppressed in a district, and justice and rights denied, *do not be surprised by such things*; for one official is eyed by a higher one, and over them both are others higher still (Ecc 5:8).

Something is amiss. Even the Book of Proverbs, easily the most confident and upbeat of the wisdom books, is not ignorant of this tension, noting things like:

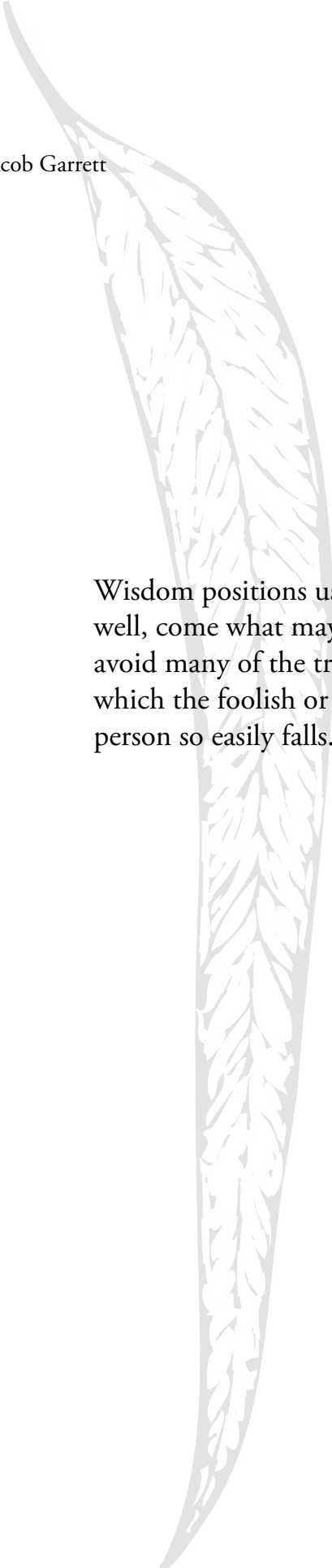
The poor are shunned even by their neighbours,
But the rich have many friends (Prov 14:20).

This is also the way things tend to go. Importantly, as we saw in part one, this is not necessarily an endorsement of the rich, and their wealth is not a reliable indicator of ultimate blessing or wisdom, rather:

Better a poor person whose walk is blameless
than a rich person whose ways are perverse (Prov 28:6).

This is not the place to discuss why good people experience poverty, oppression, or suffering, while 'the wicked' might seem to be thriving. We may well cry out in anger or despair at the apparent injustice of it all. Perhaps our words have echoed Job's in the midst of his pain:

It is all the same; that is why I say
'[God] destroys both the righteous and the wicked...'
(Job 9:22).



Wisdom positions us to live well, come what may, and to avoid many of the traps into which the foolish or ignorant person so easily falls.



Job's Three Friends Come to See Him in His Affliction, by William A. Foster, 1891.

Curiously though, no biblical wisdom writer feels the need to give a thorough answer to why even the wise or righteous person finds suffering or difficulty in this life. Indeed, none of them conclude we should give up on wisdom, even if blessing feels far from us. Instead, the wisdom books are far more concerned with whether we have our foundations right and our priorities in order: if we focus on these, we will be best placed to live skilfully in a world where we are not the master. Wisdom positions us to live well, come what may, and to avoid many of the traps into which the foolish or ignorant person so easily falls.

And there are traps. The ignorant (or “the simple”) fall into them for lack of understanding or discipline: they either don't see them or don't know how to avoid them. The foolish and the wicked, on the other hand, are the most lost: fools are those who have hardened themselves against wisdom, even to the point of taking pleasure in evil. Fools walk into life's traps because they do not believe they are traps. Each of us acts foolishly when we decide life is found amid what are, in reality, snares of death.

Thorns and snares

*The endless cycle of idea and action,
Endless invention, endless experiment,
Brings knowledge of motion, but not of stillness;
Knowledge of speech, but not of silence;
Knowledge of words, and ignorance of the Word.
All our knowledge brings us nearer to our ignorance,
All our ignorance brings us nearer to death,
But nearness to death no nearer to God.
Where is the Life we have lost in living?
Where is the wisdom we have lost in knowledge?
Where is the knowledge we have lost in information?
(T. S. Eliot, *Choruses From The Rock*)*

Speech, motion, and information: the sheer volume of these things threatens to crowd out wisdom. It can be easy to lose sight of life in all the living and the doing. As E. F. Schumacher questions of the modern situation, ‘We know how to do many things, but do we know *what* to do?’ The wisdom literature is given to help us navigate the often

bewildering and persistently complex context in which we must try and live. The sages attempt to pierce to the heart of things to help us discern what to do, and how to live, that we might skirt life's pitfalls. Some of these are more pronounced than ever, while others are perennial perils. Below are three such traps into which we risk falling.

Trap 1: "There's not enough to go around"

Despite the incredible efficiencies of our digital age, it doesn't always feel like this translates to more left over. The shift to e-mail in the 2000s, for example, initially promised immense time savings, but instead, the ease of the new format means we write (and are expected to write) and receive (and are expected to read) more and more letters every week. What's more, new technologies are always being developed: we have to keep up just to stay on top of things—did you know e-mail is the new snail mail? The world moves so quickly; everyone's so busy—where does all the time go? In such a fast-paced life, it's easy to feel like there's just not enough time. Some proverbs even seem to encourage a life of constant busy-ness, praising diligence and strongly warning against idleness:

A little sleep, a little slumber,
a little folding of the hands to rest—
and poverty will come on you like a thief
and scarcity like an armed man (Prov 24:33-34).

Certainly, the path of wisdom involves being active in what is purposeful and valuable in life, but in words equally stern as those used against the sluggard, the wisdom writers charge readers not to wear themselves out with over-work:

Better one handful with tranquillity
than two handfuls with toil
and chasing after the wind (Ecc 4:6).

Do not wear yourself out to get rich;
have the wisdom to show restraint (Prov 23:4).

Diligence is one thing, but a restless busy-ness is quite another, especially when it means we lack time or energy for others. But what is proper restraint?

It's not just time, either. No matter how much we have, a scarcity mentality can easily come to dominate our attitude to money, too. It's no secret that much of our personal sense of 'enough' is formed by our past experiences and our points of comparison, conscious and sub-conscious. While financial hardship is real, and many of us might be feeling the pinch a bit more lately, it's fair to say that the majority of Australians have great wealth in both global and historical terms. In practice, 'enough' is a relative measure, and one with explicit spiritual implications for the wise:





Give me neither poverty nor riches,
but give me only my daily bread.
Otherwise, I may have too much and disown you
and say, 'Who is the LORD?'
Or I may become poor and steal,
and so dishonour the name of my God
(Prov 30:8-9).

The sage here, a man called Agur, argues that there is in fact such a thing as 'too much' even for our own good, let alone the good of others who could benefit from our surplus. Yet what is at first considered surplus can quickly become our new baseline, and then we don't feel ourselves to be rich at all! Against this, Agur counsels us toward the spiritual discipline of simplicity: the cultivation of an attitude which puts front-and-centre our true (rather than imagined) needs and the true source of our blessing. There is much to be grateful for. We don't have to have everything.

Tragically, the scarcity mindset actually brings about what it most fears: if we cannot do with less, we will inevitably seek out more. The more and more we need, the less and less there truly will be to go around. An attitude of simplicity does the exact opposite: it frees us to see and enjoy the plenty we already have. (For more on living with less, listen to MannaCast ep. 9).

Trap 2: "What's mine is mine"

While the wisdom books are not anti-wealth, they repeatedly emphasise that money and possessions are only as good as what they can do: they are not an ends in themselves. Moreover, there is a consistent expectation that the rich will put their wealth at the service of the wider community. When Job reminisces on 'the good old days' in chapter 29, and acquits himself of blame in chapter 31, he does so with sustained reference to his obligations toward the needy:

If I have denied the desires of the poor
or let the eyes of the widow grow weary,
if I have kept my bread to myself,
not sharing it with the fatherless—
but from my youth I reared them as a father would,
and from my birth I guided the widow—
if I have seen anyone perishing for lack of clothing,
or the needy without garments,
and their hearts did not bless me
for warming them with the fleece from my sheep,
if I have raised my hand against the fatherless,
knowing that I had influence in court,

Reality, properly understood, is
the kind of place where by sharing
what we have with others we
participate in true life.



Image credit: <http://breadsite.org>.

then let my arm fall from the shoulder,
let it be broken off at the joint.
For I dreaded destruction from God,
and for fear of his splendour I could not do such
things (Job 31:16-23).

Job does not view such acts as 'above and beyond,' worthy of special praise. Instead, awe of God means he could do little else. Knowing God, keeping justice, and helping the needy are inseparable for Job: he does not stand on his private property rights or talk about how he earned it so it's his. Maybe he was familiar with proverbs such as 14:31:

The one who oppresses the poor shows contempt for
their Maker,
But whoever is kind to the needy honours God.

Perhaps counter-intuitively, a number of proverbs claim giving our money and possessions away is actually how we find wealth and blessing. Sometimes, this is simply because generosity is a good long term investment: strong relationships and a good name are worth more than gold. Other times, however, the scope of the resulting blessing is less clear:

A generous person will themselves be blessed,
For they share their food with the poor (22:9).

The blessing here is not defined as any material rewards we can expect, and likely has a wider view. After all, human

life, from a wisdom perspective, is not a competition. Rather, reality, properly understood, is the kind of place where by sharing what we have with others we participate in true life. As Jesus himself is remembered as saying, ‘it is more blessed to give than to receive’ (Acts 20:35).

What this means is that if we hoard our time, or our money, or our stuff, thinking—falsely—that they are simply ours to do with as we please, we will not only be shirking our duty to others, but we will miss out on real, blessed life for ourselves. In the economy of God, the more life we give, the more life we find.

Trap 3: “The world is just a tool for us to use”

As C. S. Lewis noted in his prescient little book, *The Abolition of Man*:

There is something which unites magic and applied science while separating both from the wisdom of earlier ages. For the wise men of old the cardinal problem had been how to conform the soul to reality, and the solution had been knowledge, self-discipline, and virtue. For magic and applied science alike the problem is how to subdue reality to the wishes of men...

We live in an age of unprecedented technical capacity. Undoubtedly, the scientific and industrial revolutions have borne many good fruits: penicillin, the cochlear implant, affordable production of basic necessities... But there is also a darker side. The increased (and increasing) mastery

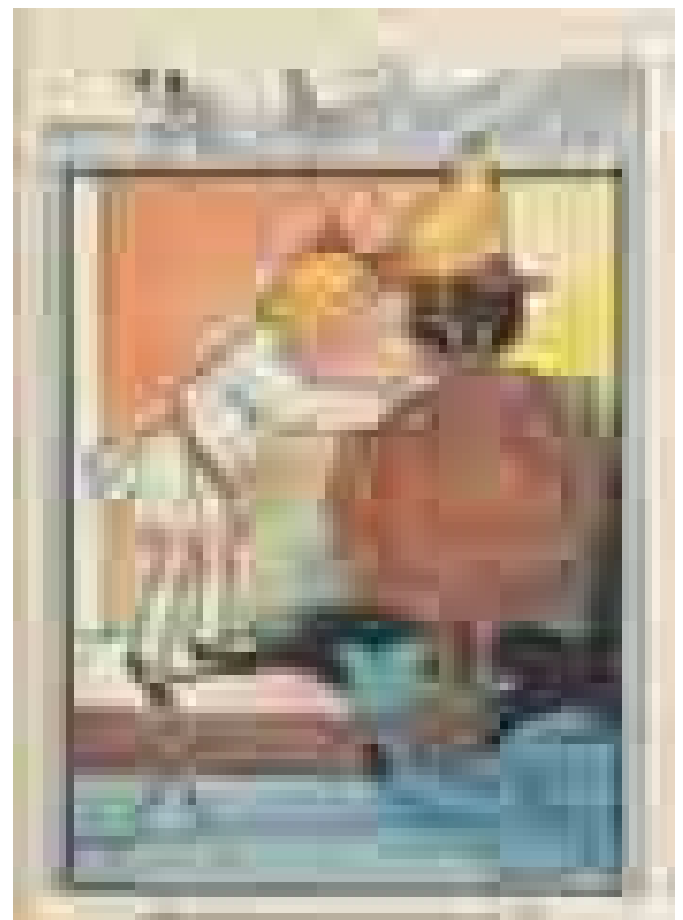
over the world and ourselves apparently rendered to us by technology has a tendency to inculcate a utilitarian, objectifying lens as our default way of seeing. From this perspective, anything and everything can be reduced to mere ‘matter’: the world becomes simply ‘stuff’ we can take apart, manipulate, and rearrange for our own ends.

When human beings are viewed as merely resources, this leads to the exploitation of the powerless by the powerful. When God’s creation is seen as ‘just stuff,’ the result is the despoliation of the non-human by the human. At its furthest extent, this view grants reality no superior claim over possibility: that is, if there is nothing ‘behind’ it all—no ordering mind, no purpose, no rights, no inherent integrity—then the state of things is merely contingent. What is can be otherwise, and we are in a position to make it so: like magic.

Some see the attempt to ‘subdue reality to the wishes of men’ as a distinctly Christian project, one bound up even with humanity’s vocation from Genesis 2 to have ‘dominion’ over the earth. But, as Jonathan has argued in *MM May 2022*, this is a profound misreading of the text.



A proposed interior for Jacques de Vaucanson's famous "digesting duck" automaton unveiled in 1739. While Vaucanson's creation did not actually digest anything, he was hopeful such a device could be made one day.



Tik Tok, the lesser-known machine man from L. Frank Baum's Oz series of books. Tik Tok was a clockwork device with operating instructions boasting: "Thinks, Speaks, Acts and Does Everything But Live." (Credit: Smithsonian Libraries.)



'Everything under heaven belongs to me.' God appears in the whirlwind: detail from an 1826 print by William Blake.

Moreover, according to the wisdom writers of the Bible, the cosmos is not humanity's plaything. The primary ontological division is not between humanity—or me alone—and everything or everyone else, but between the creator and the created. Fish and trees and birds and rocks have their own value and their own relationship to their creator. 'Nature' is not just here to serve us: we are created beings with all the rest—we do not stand radically outside or apart from the non-human. We have a nature of our own, too: we have real obligations to God, each other, and the rest of creation, and we will ultimately be accountable to God for our lives, for we, along with everything else, are his:

Who has a claim against me that I must pay?

Everything under heaven belongs to me (Job 41:11).

In an age of seemingly limitless capacity, wisdom means accepting limits. We wield a power to shape and order the world which is unique among God's creatures: it is a power God delights to grant us, but it comes with attendant responsibilities. He has made his world brimming with good things, but as we enjoy and pursue them we must always 'stand in awe of God' (Ecc 5:7).

Fools for Christ

Wisdom will not solve all our problems; it does not guarantee us an easy life or that by it we will 'get ahead,' but that is not the goal. The goal of the biblical wisdom

literature is to equip us to live life as we find it—to be clear-sighted: seeing reality in its right frame.

While 'the wisdom of this world' (1 Cor 3:19) attempts to play life like a game—pursuing strategies to eke out maximum gain from our fleeting and

uncertain span of years, anxiously seeking distraction and insulation from trouble—the truly wise accept trouble when it comes.

The greatest sage of all—the one who not only accurately comprehended but lovingly wrought the whole of reality—the God-man Jesus, lived a life at once full of joy, feasting, loving friendship, productive labour, gratitude, and peace, as well as deprivation, humiliation, pain, and grief. In doing so, he lived the truest human life there has ever been, dodging every snare, refusing to grasp after gain or covet control. He lived a life of contemptible foolishness in the eyes of the world, yet full of 'the wisdom of God' (1 Cor 1:18-25). Strange to say, it is in following after his pattern, in union with him, that we walk the paths of life.



How to Empty the Mending Basket

A Practical Approach to Getting the Most from Your Clothes

by Phoebe Garrett

Nothing ever wears out or breaks in exactly the same way, even if it seems like every pair of socks always gets a hole in the same spot on the heel. Every mending task is unique. The size, shape, and severity of a hole, crack or missing piece will always be different, as will the condition of the remaining material that borders it. Time must be taken to assess these issues and an appropriate patch, glue, or replacement part found as well as carefully applied.

It's work. Sometimes quite hard work—especially when a replacement item could be making its way right to the door with just the click of a button!

But getting the most out of our planet's ever-dwindling resources means mending much more often (see *MM April 2021*).

But where to start? Let's take a look at mending clothes. Many homes have a 'mending basket' where damaged garments are put until they are forgotten, grown out of, or become hideously unfashionable. It's not unusual to suggest that the mending basket is where clothes goes to die. How to change this? The short answer is putting aside time and getting a bit of guidance. Giving a much-loved item a new lease on life can be very satisfying and, when done with others, a lot of fun!

In the past, women with handwork to do (often the household's mending) would gather and do their work while singing, sharing stories and gossiping. Round up some friends or family and enjoy each other's company while getting the work done. An added bonus is being able to draw on one another's skills and expertise. If there is truly no time in the day or the mend is too complex, get help. Be sure to offer appropriate compensation even if the mender is not professional. Even better, find someone to teach the skills needed. Repair cafés are popping up all over the place filled with helpful tools and people who know how to use them. If not fixed locations, they are often run as events at neighbourhood houses or libraries.

When it is too worn to wear

Even when carefully maintained and mended, clothing eventually wears out. But this does not mean it all has to go to landfill. Break a garment down and its component parts are still useful. Having a stash of odd buttons, zips or patching material is great when the next garments needs one—if you won't use them, donate them to an op

shop for someone who will. Some metal parts might be recyclable, such as bra underwires (check with your local council or recycling depot). There are also just beginning to be some textile recycling options available.

Next at home there is the rag bag. Cotton clothing (such as a T-shirt) will yield rags excellent for cleaning since it is so absorbent. Cut anything going in the rag bag into useful sizes and shapes first. Other garments can be cut into long strips and used for anything from wrapping presents to tying up tomatoes. Once all the useful parts

have been processed into their new forms, what is left must be disposed of. Natural fibres such as cotton, wool, linen and silk can be composted, but more than a handful of scraps will be too much for a home-compost system. The last resort is landfill.

Getting the most out of our planet's ever-dwindling resources means mending much more often. But where to start?

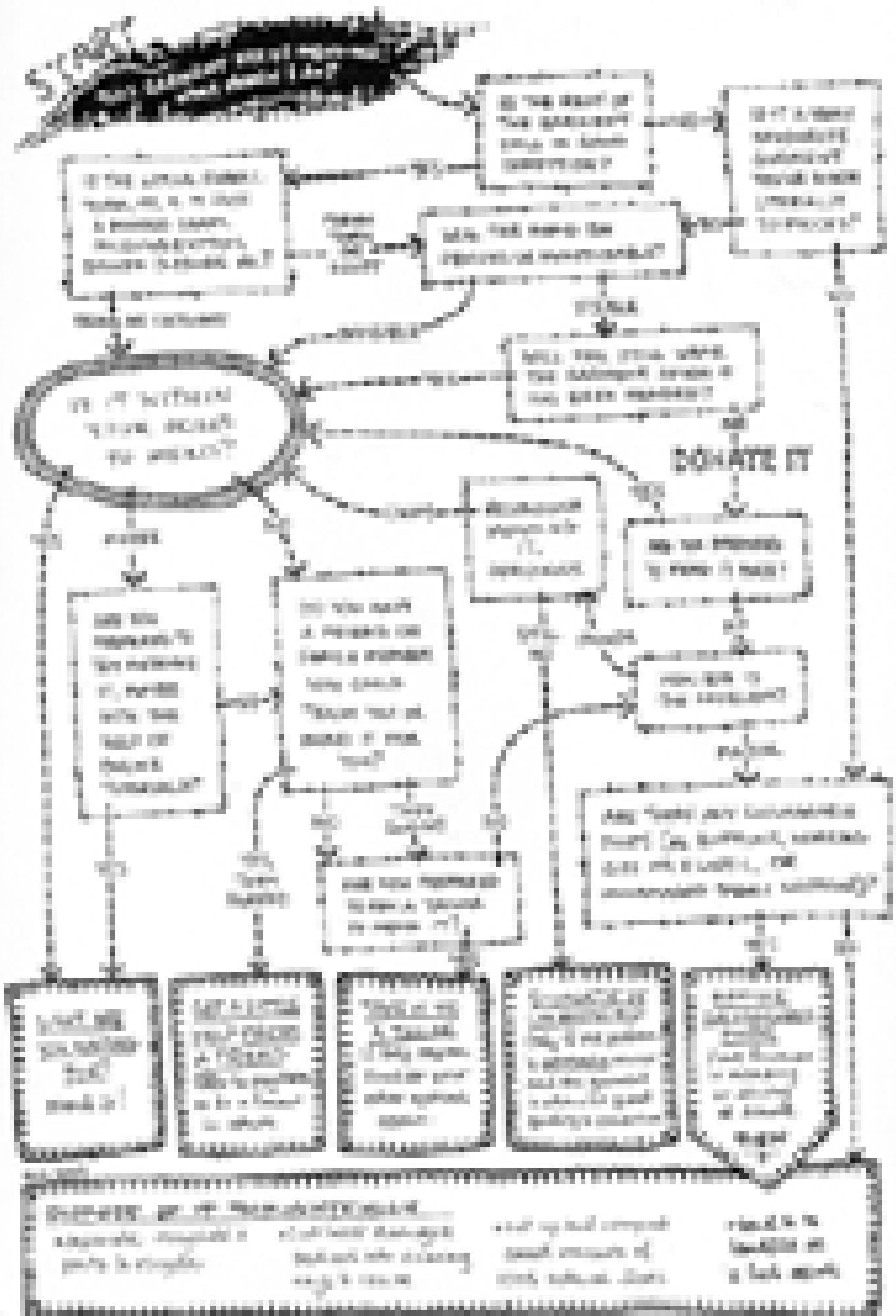
Anticipatching

The word *anticipatching* has been coined by the author to cover the practices of considering the mending process at the beginning of a garment's life. There are several ways to do it. Having a smaller amount of good quality clothes will mean less mending is required. A garment can't be left to languish in the mending basket if it is needed on a regular basis, so it will get mended! Choosing natural fibre clothing will mean it can eventually decompose and nurture the soil.

It is also important to know your wear patterns. The cut of a garment will affect which areas are under strain. If you know which parts of your clothes you are hardest on, you can avoid the ones which are more likely to fail there or reinforce those spots ahead of time. It is also true that 'a stitch in time saves nine.' Keep an eye on problem areas and make that mend before it becomes a huge hole.

Mending can be hard work and always takes time, but is also rewarding. Not only do old favourites get a new lease of life, a good mend is incredibly satisfying in itself whether the repair is cleverly hidden or the patch contrasting boldly. Even more important, a stitch in time saves our planet's precious resources. See over the page for a handy flowchart to make landfill a last resort.

Phoebe is a maker, artist, weaver, and experimenter in historical textile craft techniques for a greener future.



Doing Business Differently

An Interview with Coastline Kitchens



[The following is an edited version of a longer interview that Clinton Bergsma conducted with the owners and managers of Coastline Kitchens, a cabinetry business in Perth, WA. Being interviewed are Daniel Bosveld (co-owner), Willem Vandervan (manager), and Danny Brown (manager). Many thanks to Beth Heron for transcribing this interview. – JC]

So, could you give us a brief history of Coastline Kitchens, how did it start, and how did you get to where you are?

(Daniel) Many years ago my brother Richard had a car accident, and Brian (my other brother) and myself needed to run this cabinet shop for a while. We quite enjoyed it, so we moved from Armadale to Rockingham and started our own cabinet shop in 1988.

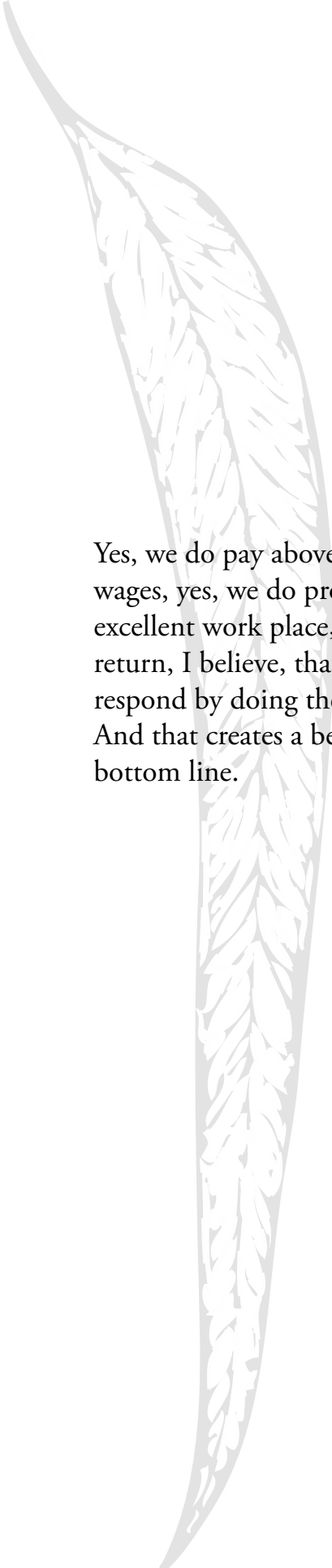
Many years later, we had a lot more machinery and needed to put in place some better systems, so then we engaged a person from the engineering sector, which is Willem, as our general manager and also did all the processes and procedures. Then Danny joined us at a very similar time to look after all the staffing in the factory and production.

So what's the annual turnover?

(Daniel) Currently our annual turnover is around \$21 million per year.

You predominantly build kitchen cabinets and laundry cabinets, and how many kitchens or houses would you do each day roughly?

(Willem) So during 2014/15, which is the busiest Coastline has ever been, we were doing almost close to a 100 per week. Probably around 10-12 kitchens a day right now.



Yes, we do pay above award wages, yes, we do provide an excellent work place, and in return, I believe, that people respond by doing their best. And that creates a better bottom line.

And how many employees are there?

(Willem) Roughly we've got about 70 staff that are on our books. There are a mix of some casuals, and a couple of part-timers. Most of them are full-timers.

Coastline has a lot of long-term employees like yourself Danny. Why is that?

(Danny) Obviously it's a really good place to work in, the management are really good to work for. It's a comfortable place to work in, as far as the actual environment we work in. It also comes down to the people whom you work with out there, there's a really good bunch of people who work out there, everybody really enjoys coming to work, so I think that helps a lot as well. Everyone gets along.

I'm aware Coastline tends to go above and beyond in terms of its requirements by the law for the employees; can you share some of the ways that Coastline does that?

(Danny) Well, the wages are definitely above and beyond, as far as the industry goes, so that's attractive to people. We're very flexible as well, to the workforce, particularly if they're mums.

A number of times people have left, tried different things, and then come back to Coastline because it is a great place to work.

Why does Coastline do that? Is there any benefit?

(Daniel) We need to love each other, and I think the basis for health and safety can be two things: you either do it to tick all the boxes, or you do it because you care for people around you. I think that people at Coastline Kitchens care for each other, that is definitely encouraged by management, but it's the people themselves that act it out. I know a lady in the office has had a relationship breakdown and people just drop into the office and say "How are you going?" I believe that means a lot to people.

We need to love each other... that is definitely encouraged by management, but it's the people themselves that act it out.

So I joke about it in our lunch room presentations: love God and love your neighbour, and if you don't love God, at least love your neighbour. I think if you use that as a basis of health and safety, it creates a work place where it is safe and it is where people want to work. So, yes, we do pay above award wages, yes, we do provide an excellent work place, and in return, I believe, that people respond by doing their best. And that creates a better bottom line.



Business premises from above showing the large solar array. These panels generate approximately 30% of site electricity, saving money and coal.

I'm also aware that Coastline employs people with disabilities, on a number of occasions, and that sometimes that has worked really well, and that sometimes that hasn't worked out.

(Danny) About 5-6 years ago we had a young guy; I'm not exactly sure what his disability was, but he was capable of doing some fairly basic tasks. He had a little bit of a temper, so although we tried to get him into assembly and those sorts of things, which he wanted to do, it didn't work. Where it has worked, we've got Jonathan, who works in the stores area. Jonathan has autism, so obviously a different character. But he works very well down there, because he's very thorough: he has to do things a certain way, and that works very well in the stores area. Jonathan's probably been here for about 10 years. And then there's Clinton. He works really well. His mental capacity is of a very young age, but because everyone is very accepting here, and Clinton loves everybody, it works really well, and he's actually very capable. So he does all the assembly work for the kick rails, does all the driving round with the floor sweep, so keeps it pretty clean there. Puts his radio earmuffs on and away he goes: mows the lawns, and he fills his day up with jobs you'd have to find someone else to do. That works really well.

(Willem) Daniel and Brian have taught us as well, that *all staff* come with weaknesses and abilities. God has made us

in all different manners, different talents, and I think that as management teams, we've been able to encourage each other to find the best in each employee and try to focus the jobs so that their natural skills come to the fore.

I'm aware this is a male-dominated industry generally. How has Coastline tried to create a space for women in the work place here?

(Danny) We've always had women within the factory environment. We've had that balance there; I think it works really well. Women tend to have a better attention to detail, and those sorts of things. They get stuck in and work hard down there and they set an example for some of the guys. We've recently just taken on eight apprentices, three of which are ladies. And they're doing exactly the same work as the other guys, and doing a great job.

I know that Daniel, Willem and Brian are very open about their faith. How have you found sharing that with your employees in a way that doesn't abuse the power that comes with your position?

(Daniel) I think that we try and share our faith by our actions rather than by words. We don't have to tell people that we love them, we can love them by the way in which we act towards them. So much the same way as your Christian faith – you don't need to tell them, you just need to act out your Christian faith.





Coastline Kitchens maintains many racks of offcuts like this one: a bit more effort means saving money and material.



'We would go through a 25m swimming pool of water every day. So we put in a fairly large recycle system which then allows us to recycle the water.'

I might switch to Coastline's environmental standards. What are some of the things that Coastline Kitchens has done to reduce waste?

(Daniel) First of all, buying material that doesn't affect the environment too much; minimal impact on the environment. So when we source our materials we will look for Emissions Zero board, which means it has minimal or zero formaldehydes, minimal chemicals, and comes from sustainable timber. Once you get that in, you need to optimise it the best you can, so minimise your waste, because any bit of waste you produce will end up either recycled—which is not as good as using it for its purpose—or as landfill. So our top priority is to optimise: we make sure that our software does that really, really well. Now there is a little bit of effort in saving an offcut and bringing it back for another job, but also it means you don't just throw that away. I don't mind when the cost of landfill tonnage goes up because the driver for reducing landfill for most people is dollars per tonne. The more people have to pay to get rid of it, the more they'll try not to.

Any bit of waste you produce will end up either recycled—which is not as good as using it for its purpose—or as landfill. So our top priority is to optimise.

Are there other ways that you try to reduce waste?

(Willem) Stone is another one. We do stone benchtops, as an example. So you do try to minimise there as well, and we've created some special software to be able to catalogue and re-use offcuts at various levels and various areas.

(Daniel) In Perth, there are lots of small businesses having the same problems where you might have a particular coloured stone left over, and each stone slab is worth, say, about \$650. We've created a database of 40-50 suppliers—

they're on a group email system. So when we need a particular colour for a job, before we buy the whole slab, we put that up on our little database of suppliers and say do you have this colour? And then we'll buy an off-cut of that colour from that person. So where you might require a \$650 slab for a job, and of that, ¾ would be put into landfill, now you're buying a piece from another supplier

for the same thing and now we're paying \$250 for the piece that we require, he's got \$250 for the piece that's he's got left over. Only one slab is required for both small suppliers, and one slab didn't go to landfill. We win, they win, and the environment wins.

How does Coastline Kitchens go about reducing its energy consumption in the manufacturing process?

(Willem) We're a large manufacturer and we do use a lot of power. So we put a large rooftop solar, as big as you can go until you consider the power generated. That does about 30% of our capacity, and that definitely does make a big difference. It does save us money, but at the same time we're not burning coal, which is the biggest use here in WA. We've also adapted our machinery and made our own designs to reduce electricity consumption.

Stone tops use a lot of water as well. Can you share how Coastline tries to reduce its water usage?

(Willem) We would go through a 25m swimming pool of water every day. So we put in a fairly large recycle system which then allows us to recycle the water, it pulls out the sediments pretty well, and then recycles and re-uses that water. We actually got a Water Corp Award for the recycling of water.

Coastline has also become a collection point for some waste streams that have nothing to do with Coastline. Can you share about those issues?

(Daniel) That initiative comes from one of our staff. We all use batteries in our households, but if each one of us has got to take a battery to a recycling place, it's hardly worth the effort. So our IT guy said, 'Why don't we put two collection points at Coastline Kitchens, so the 60-70 staff that come to the one place, bring their batteries here?' I collect them in the office, Henry collects them in the factory, and then once a week or once a month we take them to a battery recycling place. That's a wonderful example of where a very small thing, you can use your workplace, as kind of almost like a place of community where you bring your things from home to here.

Do you know roughly as a percentage how much of Coastline's waste is currently recycled?

(Willem) We are trying to get to 90%. I'm quite confident—if I can say that—that next year we'll be there.

How does Coastline remain competitive, but at the same time you're sort of leading the charge on environmental stuff in this industry? Does that make sense?

(Daniel) Money isn't the main driver. It's fun working, and it's fun looking after what you've been given to look after. Coastline Kitchens is very competitive with what we do, even in its environmental care. When we share this story, people want to deal with us, and I think, it's not the reason we do it, but the spinoff has been that price is not the only thing that drives the consumer or the business that wants to deal with us. When we share our story, and we do have factory tours, we hope that will also inspire others to do similar, or better than what we are doing. If you don't make the profit your only driver—obviously

you need to make a profit to make it work—but if work is more than simply just devising a profit, it's also a place where a community lives, then it stays successful.

Have you had an influence in the industry, or on supply in terms of environmental standards?

One example: the directors of a company we buy board from came here a few years ago, and they saw the efforts that we're making caring for creation, and they said, well, if cabinetmakers can do it, we certainly can, because they were a much larger company than us. They would spend \$100 million (per year) in producing board. They now

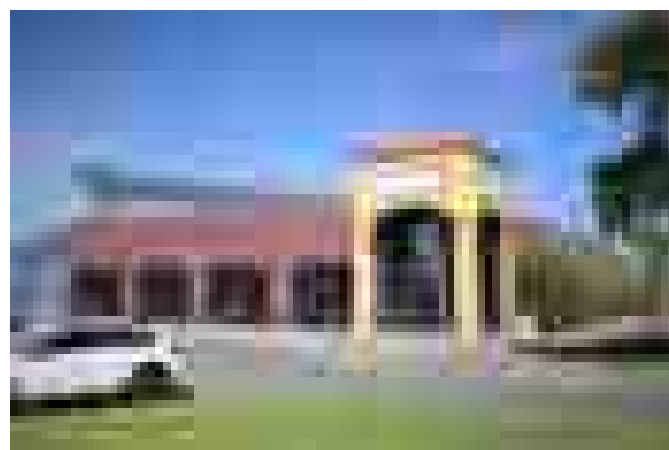
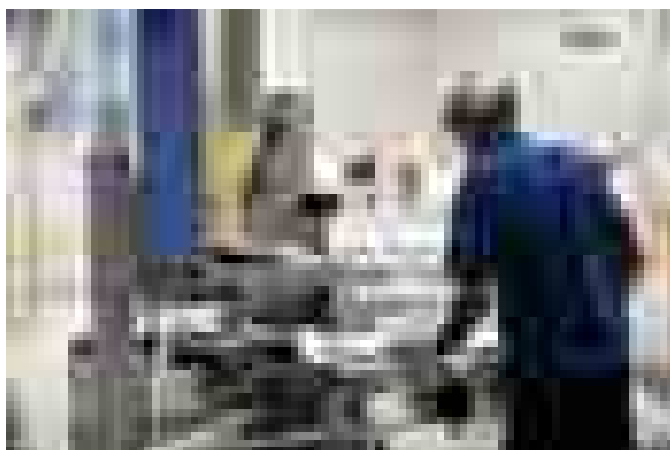
have a 32,000 panel solar system, they've also got water filtration systems and they've gone closed loop manufacturing, which means they try to keep all waste within their own manufacturing circle, so they don't ship their waste out.

If work is more than simply just devising a profit, it's also a place where a community lives, then it stays successful.

I know Coastline has also supported a lot of local community organisations, and a lot of local people as well, and also internationally as well.

(Daniel) Yes, Coastline is involved with a lot of other organisations, both locally and overseas, but I want to first point out that's because all the people here are part of that, and make it possible. Our local initiatives work with an organisation that deals with people who have lost their way in life and become homeless, or got into drugs and need rehab. The work that we do overseas is largely through financial donations because it's distant.

Well thanks a lot guys, that's really helpful.





MANNA **matters** Q&A

Tom from Perth asks:

✝ *'Why do so few Christians follow the Hutterite and Bruderhof communities' model of living out Jesus' injunctions and the early church practice regarding possessions, stewardship, mutual caring, witnessing, peace-making, etc. in our broken post-modern society?'*

My first instinct is to answer Tom's question historically. For those who don't know, the Hutterite and Bruderhof communities are part of the Anabaptist tradition, along with others, such as the Mennonites and Amish. The Anabaptists were central to what is referred to as 'the Radical Reformation' in the sixteenth century: while Martin Luther was focussed on reclaiming salvation by faith and scripture alone, the Anabaptists were focussed on rejecting the wealth of the Church and reclaiming what they perceived as the radical communitarian practices of the Early Church, especially sharing possessions.

It is true, that for the first 300 years, Christian communities were characterised by high levels of economic community—not quite the picture we see in Acts 2 and 4, but still high levels of income pooling and mutual support. That all began to unravel in the fourth century AD when Christianity became the favoured, and then the official, religion of the Roman Empire, turning the Church into an avenue for pursuing wealth and power. Today, despite the efforts of the Anabaptists, we still live in the shadow of Christianity's accommodation to the social norms around economic life.

There is a large and thriving Bruderhof community at Inverell in NSW (200+ people, I think), but I am not clear if there are any established Hutterite communities of any size in Australia at the moment. Bruderhof live from a common purse, with no individual incomes and technically no individual possessions (although in reality each family has their own private stuff). This, plus their commitment to living simply, means that the Bruderhof Community produce incredible surpluses which they use to support all sorts of good work with amazing generosity.

What is stopping other Christians following their example? One primary reason is that many Christians (probably most) still have very little idea about the economic teachings of the Bible or the economic practices of the Early Church (hence Manna Gum!). Another reason is that the forms of economic community practised by the Bruderhof deeply challenge the inherent

individualism of our culture in ways which many of us find confronting (also, they tend to be quite culturally conservative, which many also find confronting). Finally, we have so few examples that fall in between the extremes of the complete individual consumerism of our culture and the radical (and, I think, inspiring) way of life of the Bruderhof. This makes it hard for many people to think of any alternative.

Which brings me to Tom's next question:

✝ *'Are you aware of any other Christian church/ community in Australia, other than Seeds Community, who consistently tries to live out the above practices?'*

I think Tom is referring here to an article I wrote in *MM Sept 2019* on economic cooperation in the Seeds Community (my community here in Long Gully, Bendigo). Just to be clear, the economic practices of the Seeds community bear no comparison to those of the Bruderhof. Nevertheless, modest as they are, they are still something different from the Australian norm.

There are other communities who have done much more. The Community of the Transfiguration in Teesdale, Victoria, is a monastic Baptist community (!) of roughly twenty people who live with complete community of goods and common purse, which similarly allows them to practise radical generosity and hospitality. Up until recently, the Cornerstone Communities dotted throughout regional NSW and Vic lived off a centralised common purse, pooling and redistributing their income among each other and funding their ministries. In the 1980s and 1990s there were a number of smaller 'intentional Christian communities' that experimented with various forms of sharing income and sharing possessions. I know of numbers of families that have bought properties together and I am sure there are plenty out there I know nothing about.

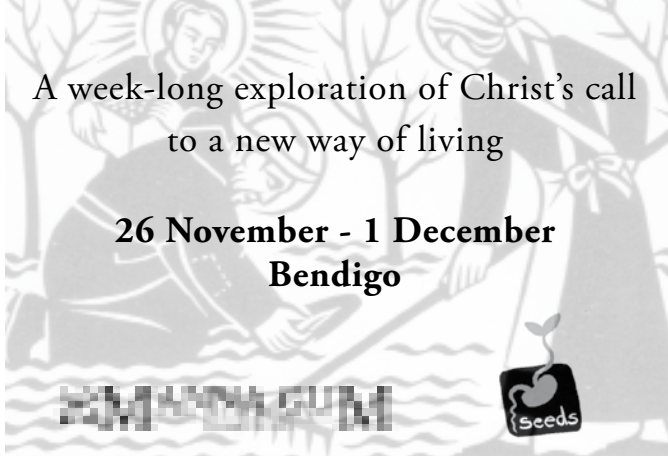
We have a real need to document and share stories of multiple forms of Christian economic cooperation that show there is a whole spectrum of possibility in between doing nothing and a complete community of possessions. If you know of something please share it with us!

Save the Date

A DIFFERENT WAY

A week-long exploration of Christ's call
to a new way of living

26 November - 1 December
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Have you got questions you would
like to be addressed in a
Manna Matters Q&A column?

MANNA matters

wants to hear from YOU!

Send your questions or ideas to
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News from Long Gully

The summer harvest for this year was a mixed bag. The wet and later start to the season meant yields were down, but we have had less fruit fly too, for some reason. We are anticipating a dryer year in 2023 and starting to pre-prepare for what might be a volatile fire season.

The big news for me is that I have finally submitted my Ph.D thesis. The full title is 'Christian Witness in the Midst of Capitalism: An Australian Conversation with R.H. Tawney, John Howard Yoder and Oliver O'Donovan'. In the coming months I will do a webinar on it. If anyone wants to read my thesis I am very happy to share it – I didn't do all that work for only examiners to read it!

After a long hiatus, we are planning on running our *A Different Way Week* intensive again this year. Likely dates will be 26 Nov – 1 Dec: please stay tuned for updates.


We have recorded two podcasts in the last couple of months: one on Christian Socialism, and the other interviewing Jane Kelly from Common Grace and Jessica Morthorpe from the Five Leaf Eco-Awards on the response of churches to climate change. The podcasts are proving an effective way of reaching a different audience. If you have any feedback for us, we would love to hear it!


Please note the new Q&A column on p. 19. A big thanks to Tom M. for supplying the first questions. Please send us an email if you have a question you would like tackled.


Jonathan Cornford

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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.

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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