# So Manna Newsletter of MANNA GUM.

# News from Long Gully

The garlic harvest is in, tomato seedlings are growing, next year's firewood is stacked, the fruit trees are netted and the greywater system is undergoing maintenance in preparation for summer. It is now time for Advent and the closing of a year; time to step back and take a fresh look at things.

Manna Gum's work has proceeded quietly since the last edition. Unfortunately, but not surprisingly, we had to cancel the 'A Different Way' Week due to Covid/ lockdown uncertainties. I have had the privilege of speaking at a number of churches over the last couple of months, although all pre-recorded over Zoom (sigh). Interestingly, all of them wanted to think about money in the life of their church. Jacob and I have recorded a couple more podcasts which should be be available by the time you get this.

A simple way you can help Manna Gum's ministry is to share *Manna Matters*, the podcasts, and, if you can stomach it, our highly influential Facebook posts too (@ mannaeconomy).

May you find a moment of quiet awe and worship in the presence of the Christ-child this Advent.

#### Jonathan Cornford





You can find the MannaCast at mannagum.podbean.com or on your preferred podcast platform.

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# Good Newsing

#### Evangelism, Politics, and the Ecological Crisis

Does the subject of evangelism make you cringe? Do you associate it with awkward conversations or the sharing of religious clichés which you barely find credible yourself? For many Christians, the subject of evangelism is something that has been quietly dropped or explicitly disowned, and often for good reasons. There is little doubt that a certain sort of practice of evangelism has turned many off Christianity, both within and without the church. Those parts of the church that are most focused on evangelism have tended to have very little to say about many of the great challenges of our time, such as systemic economic injustice and the urgency of a multi-dimensional planetary ecological crisis. On the other side, those parts of the church that have been most focused on 'social justice' or 'the environment' have generally not had much to say about life beyond this activist quest. A common denominator between both groups is that they are primarily focused on speaking to themselves, giving little as to how to communicate across real human divisions.

This is a real problem. Both the evangelical version and the social justice version of Christianity are anaemic representations of the New Testament message, and neither is very well equipped to deal with the immense personal, existential, social, and political challenges of the 21st century. In this article, I want to lay out, in very simple terms, the case for the re-integration of Christian faith as a transformed *experience of life* (new life), a transformed practice of *how we live in the and serve the world* (economics, politics, ecology), and a dynamic message of *good news that cries out to be shared*, and that these things are not separate components of the Christian message. Rather, they are inextricably bound up together - each should lead to and require the other. To do this will require exploding some common understandings of 'evangelism' as well our understanding of what lies at the root of our social, political and ecological problems, and how we go about seeking change.

#### Evangelism as bad news

Our word 'evangelism' is drawn from the New Testament's contention that the message about Jesus Christ is 'good news' (*evangelion*) for the world. Yet the experience of so many has been that neither the message shared nor the mode of sharing has seemed particularly good. The message often boils down to something like 'pie-in-the-sky-when-you-die', 'get-out-of-hellfor-free', or 'Jesus-is-my-boyfriend/bestie/lifecoach', or some combination of all three. Generally speaking, the supposed 'good news' has been a spiritual and private message whose implications are essentially internal and eternal.

There are some real problems with the underlying theology of the simplistic and two-dimensional message that is often presented in the name of evangelism, but that is a subject for another article.

by Jonathan Cornford



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More importantly, in the presence of widely-felt existential threats - the gut-churning trauma of mental ill-health; the existential worry about dangerous climate change; and the experience of disintegrating social fabric - such a superficial and remote message feels like bad news. It

feels like God, and those who would speak for God, do not really care about the deep travails of the world. Or perhaps more pointedly, it simply feels like an evasion of reality, which it is. In the harsh glare of post-modern relativism and hyper-individualism, the message and practices of what has been understood as evangelism just no longer seem credible to either hearers or would-be tellers. And so evangelism has been increasingly abandoned.

Another problem is that evangelism has

often been understood as the proclamation of a message that floats free of the medium - the individuals and churches with which it is associated. However, Australians have historically had a pretty good radar for bullshit and hypocrisy (perhaps less so now), and the many public failures and shortcomings of churches have tended to render even their finest words hollow.

Finally, in Australia today we have been habituated to think about religious faith as a form of 'personal values': fine for me, but not something that can be 'imposed' on anyone else. And here, 'imposed' refers not to some form of legal mandate or cultural dominance, but merely articulating one's faith publicly is seen as a form of 'imposition'. We now have the spectacle of Christian parents choosing not to 'impose' their faith upon their children, neglecting to reflect that in almost every public

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space their children inhabit, whether real or virtual, they are constantly having the values of hyper-individualist relativism aggressively imposed upon them. If Christian faith is not actively shared then we do not leave our children, or anyone else, with a choice, for there is simply no choice to make.

The idea of Christian faith as a 'personal value choice' is utterly alien to the New Testament. The Christian message is about the predicament of all humanity (and, indeed, the cosmos), about what God, in Christ, has done for humanity (and the cosmos), and it is a message that, once someone has begun to glimpse the truth of it, *transforms them* into bearers of a message. We don't come to the conclusion that climate change is a threat to life on the planet and then keep that conclusion to ourselves as a 'personal value choice'. It is a subject that is inherently universal and public, and so too with Christianity. In fact, the case of climate change is really just one subset of 'the problem' that the Christian message addresses.

At the heart of the problem is the weakness of the modern Christian view of sin and salvation. 'Sin' is a word that

> has been isolated to a small sphere of personal moral behaviour and 'salvation' something made remote from the here and now. But what the Bible means by that big-little-word 'sin' is every single thing (every action, inclination, perspective, social force, etc.) that disconnects people from God, from each other, and from the created world. When the Bible teaches that Jesus came to save us from sin, it means that the work of Jesus is to restore us to the great communion of love between God, humanity, and creation, which is the

only true habitat for *life*, the life that really is life. Until we see that the social, political, and ecological dissolution we see in the world has its source in every single one of us, and until we *experience* the message of Jesus as something that begins the reconciliation of all things with our own little life in tangible ways, then there is no message to share.

The world is beset by forces of 'death' on every side: spiritual, relational, social, economic, cultural, political, and ecological. 'Who will save us from this body of death? Thanks be to God through Jesus Christ our Lord ... For the law of the Spirit of life in Christ Jesus has set us free from the law of sin and death' (Rom 7:25, 8:2). But how do we communicate the Spirit of life in Christ Jesus to the world?



St. Francis of Assisi is often credited with advising: 'Preach the gospel at all times; and, if necessary, use words.'

#### The good news of living differently

The Gospel of John opens with the stunning claim that God's ultimate communication with humanity (the *logos*) has taken the form of a single human life in a specific time

and place: 'The Word became flesh' (Jn 1:14). So often evangelical sharing has focused only on the death of Jesus, but the New Testament witness is that the good news of Jesus is the news about his *whole life*: the nature of his coming (in vulnerability and poverty); the content of his teaching (proclaiming the kingdom of God and his justice); the example of his life (mixing with the poor and outcast, bringing healing

and liberation; challenging and exposing the ruling authorities); the form of his death (obedient to God and to love, refusing violence, killed unjustly by the authorities for speaking truth); the form of his victory over death (bodily resurrection); and the triumph of his ascent to heaven and the sending forth of his Spirit into the world.

This last, and often neglected, part of the story is the bridge between God's Word becoming flesh in the life

I am fully convinced that the most evangelical thing Christians can do today is to live well in an age of bad living. And if this is true of individuals, it is so much more true of churches

of Jesus, and the renewed enfleshment of God's Word again and again and again in the lives of ordinary women and men through history, who corporately come to be described as *the Body* of Christ. Although words are always important and necessary, the witness of the Bible is clear: God's primary mode of communicating with people is *through the lives of other people*.

For the last 13 years, Manna Gum has been attempting to make the case that Australian Christians need to rediscover the vocation of living differently to the norm of our affluent consumer lifestyle, and that we should be people who *choose* to live at a lower material standard of living from that to which most Australians aspire. There are a multiplicity of reasons for this: for the sake of the planet, for reasons of justice, for the health of our families and churches, and for the health of our own souls. Another key reason is so that we can once again be people who communicate Christ to the world.

In Australia today, words carry little weight, and religious words are viewed with more suspicion than most. We cannot communicate Christ by simply continuing to spout two-dimensional formulas in religious terminology that do not mean anything to anyone. What does communicate are lives lived against the grain, in the service of love. I am fully convinced that most evangelical thing Christians can do today is *to live well in an age of bad living*. And if this is true of individuals, it is so much more true of churches: the most potent evangelical tool through the ages has always been that of Christian communities whose mutual love and care is practically and visibly evident.

This does not mean that we can ever do away with words completely. Michael Frost writes that Christians need

> to live 'question-provoking lives'; as the Apostle Peter advises, 'Always be prepared to give an answer to everyone who asks you to give the reason for the hope that you have. But do this with gentleness and respect' (1 Peter 3:15); and Paul writes, 'Let your conversation be always full of grace, seasoned with salt, so that you may know how to answer everyone.' (Col 4:6) But real communication about faith needs to be

grounded in our own real-life encounter with Jesus, and it needs to reflect all the gritty and humble realities of that encounter. In short, speaking about faith needs to be more honest, less formulaic, and more real. The more our life is being transformed by Christ in an ongoing manner - that is, the more we are 'working out our salvation' - the more *real content* we have to communicate that is not reducible to simplistic formulas. But what gives words substance is the life that can be seen behind those words.

# Evangelism, capitalism, climate change, and COVID

When Jesus travelled about 'proclaiming the kingdom of God', it had an electrifying effect amongst people and quickly drew the hostility of the ruling powers, eventually leading to his execution. The message that Jesus preached and the way he lived his life provided a clear challenge

to the dominant world view and to the structures and vested interests of the status quo. In our language, Jesus' message of salvation was inherently 'political'. Sure, it was deeply personal, concerning the spiritual health of each person, but it was never private and it was never abstracted from the material and social out-workings of a person's life.

The more our faith in Christ is allowed to reshape the whole pattern of our presence in the world, from our home, work, and community life right through

to our political outlook and activity, the more our sharing of 'personal faith' will be an inherently political act. If we are truly sharing about 'the path that leads to life' then it cannot help but shine a stark light upon the manifold



'The better the objects of agreement, the better the people'. St. Augustine of Hippo by Giuseppe Antonio Pianca, c. 1745.

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forces of death we find in our culture: the idolatry of wealth and self; the ongoing destruction of creation; mindless hedonism; and our addiction to technology. The more fully we speak of the good news of Jesus, the more fully it will call into question capitalism, climate inaction, and the social and political divisions we have experienced during the COVID crisis.

> Theologian Luke Bretherton has written that the art of politics (in the best sense of the word) is about the pursuit of common objects of love, whether that 'love' is focused on wealth and the protection of 'my rights', or upon seeing all humans and all nature flourish together. St Augustine wrote that 'the better the objects of agreement, the better the people'. Currently, Australian politics is a mess because that which 'we love', speaking collectively of the nation, is not worthy of love. Evangelism is nothing if it is not the ongoing process of holding open the

invitation into the great communion of love that God, in Christ, is working to restore us to (2 Cor 5:19). The more people who agree on this truly worthy object of love, the better our politics will become.

In conclusion, there is no other way of speaking of the core vocation of followers of Jesus but that it is the calling to be witnesses to the good news about him - to be people who speak of what they have seen and what they have experienced. Christians simply cannot put aside evangelism. But evangelism, properly conceived, is not the communication of some privatised, spiritually abstracted message couched in religious terminology that no one really understands any more. Here, in the most general terms, I have argued that our communication of the meaning and hope that is found in Christ (evangelism) is intimately connected to our own embodied ethics (our attempts to live gently, justly, and generously) and to our political outlook and political communication. The more our lives are shaped, transformed and saved by that deep and rich goodness that is found in Christ, the more natural and the more self-evident the sharing of such goodness will become.

### Against the Gods

#### Early Christian Atheism for Today

by Jacob Garrett

The first Christians were atheists. Like the Jews and a number of other groups in the Roman world during the early centuries AD, Christians refused to be corrupted by or co-opted into the state *religio*: the traditional Roman system of worship and devotion which, during the empire, would increasingly absorb and blend with the religions of conquered peoples. The Romans tolerated much variety, and more as time went on. Polytheists themselves, they could in principle accommodate many gods and styles of worship under their rule. For the most part, they didn't mind if you prayed to Ceres or to Cybele for a fruitful harvest, or whether instead of Ceres you called her Demeter. In all of these cases, you were still practising proper religio: acceptable Roman worship, which by the time of Christianity included veneration of the emperor himself.

In this context, Christians were atheists. They refused to sacrifice to or even acknowledge other gods, and they would not pay religious honours to the emperor. Such actions set them against the gods and the established order: against the gods, a-theists. What's more, in the minds of many, this non-conformity threatened the *pax deorum*: the peace maintained with the gods by means of proper worship. Thus when plague struck or war raged these disasters were often seen as the direct result of divine displeasure brought about by people like the Christians for their stubborn refusal to participate fully in the system. This non-participation also undermined Roman efforts at social control and constituted a potential political threat, as Christian fellowship assemblies



The Roman world under Trajan; Pliny's province of Bithynia and Pontus is highlighted (dark).



The correspondence between Pliny the Younger (left) and the Emperor Trajan (right) is famous.

violated laws against unauthorised gatherings (where it was feared anti-imperial sentiments could take root and grow into rebellion). Far from a respectable religion then, Christianity was seen as a dangerous and contaminating *superstitio* to be discouraged or even violently stamped out for the sake of the common good of state and society.

#### Christianity as economic subversion

This is what Pliny, the Roman governor of Bithynia and Pontus (northern Turkey today), is trying to do when he writes to the Emperor Trajan personally some time during 111-113 AD to discover what should be done with Christians once he has arrested them. Pliny's letter and Trajan's response give us unique insight into the attitudes of the Roman authorities to this new faith and in what ways they saw it as harmful and dangerous. Though short, the exchange is very revealing. First of all, Pliny is anxious to get Trajan's advice 'especially because of the number involved' in the accusations, and because 'many persons' across 'every age, every rank [in society], and also of both sexes' were implicated. The New Testament does not say how Christian faith reached Bithynia and Pontus (though 1 Pet addresses Christians there), but clearly it had spread quite rapidly and gained traction across social divides.

Even though Pliny likely exaggerates when he tells the emperor that, because of the number of Christians, the temples 'had almost been deserted' prior to his crackdown, he is certainly concerned by their impact. Trajan's relatively light response—that Pliny should not seek arrests, and only prosecute those who won't recant under duress—also suggests Christians may have made up a significant minority of the population. Even more interesting is how Pliny relates the way the presence of Christians in the community changed the

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economic landscape. He tells Trajan that, until his arrests, 'very few purchasers could be found' for goods related to animal sacrifice: the market demand for such things was shrinking to such an extent that some historians say farmers in the region might have come under significant financial stress. A similar economic conflict is narrated in Acts 19 when craftsmen of pagan idols identify the spread of Christian faith as a risk to their livelihoods: Demetrius and his fellow workers realise that change in what people worship will change how they spend their money. From the very first then,

Christian faith has had economic implications and presented a threat to certain forms of trade and business.

Yet many early Christians were at pains to communicate that they were not members of some anarchic 'depraved, excessive superstition' of the sort they were often accused: they may not have prayed *to* the emperor,

but they prayed *for* him regularly. What's more, far from constituting a breeding ground for rebellion or promoting criminal or immoral behaviour, Pliny says he learned from some ex-Christians exactly what was 'the sum and substance of their fault', namely that they met together to sing to Christ and 'to bind themselves by oath, not to some crime, but not to commit fraud, theft, or adultery, not to falsify their trust nor to refuse to return a trust when called upon'. Later the same day, they would meet again to eat together: nothing weird, he adds, just 'ordinary and innocent food'.

Hardly the stuff of deranged revolutionaries or dangerous fanatics. The early Christian writer Tertullian underscores this point when he entreats his adversaries, saying:

we are human beings and live alongside you—men with the same ways, the same dress and furniture, the same necessities of life... we live with you—in this world.

Except the Christians *were* a threat: perhaps not to people, but to the kind of social, political, religious, and economic order under which everyone in the empire lived. Indeed, the Christians quickly gained a reputation for refusing to buy into the Roman system: they were conspicuously absent from public shows, processions, banquets, and 'games' (races and gladiatorial spectacles), and they obstinately refused to sacrifice to the right gods and worship the emperor; things it was thought were essential to secure the prosperity of the empire.

Pliny's question to Trajan in the opening of the letter centres on this issue: he asks him to clarify exactly

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what it is about Christianity that is punishable. Is it the commitment of various offences that are associated with Christianity (common rumours at the time included incest and cannibalism), or is it 'the name itself'—simply *being* a Christian—that merits execution? Bible scholar and theologian Graham Cole has noted that the name 'Christian' identifies one's prime allegiance as being to Christ. Thus to hold to the name is to hold to Jesus Christ first, even where this conflicts with other loyalties and compulsions. The early Christians saw all kinds of conflicts between

> the way of Christ and the way of the world around them, and they chose to opt out of these in potentially destabilising ways. The Emperor Trajan's response is terse, but seems to affirm that bearing the name alone, if unrepentant, is worthy of death: no higher king and no rival kingdom can be tolerated.

#### The Empire of this World

Matt Anslow's recent series of articles on the book of Revelation helps us begin to navigate what is different and what is not between the situation of the early church and the church in the wealthy west today. Each article asks the question of how we might live lives that say, in the words of one martyr in 180 AD, 'the empire of this world I do not recognise.'

The reality is it is all too easy to become comfortable within the reigning system: to lose sight of the fact that allegiance to Christ necessarily makes people 'aliens and strangers in the world' (1 Pet 2:11). Yet the apostle Peter's exhortation to the congregations of Turkey is not:

live such similar lives to the pagans that they may see you are no different to them and therefore present no issue (and no appeal),

but rather

live such good lives among the pagans that, though they accuse you of doing wrong, they may see your good deeds and glorify God on the day he visits us (1 Pet 2:12).

Peter does not advocate a compromise with the world and the Roman system, but lives of winsome integrity within that system (see Jonathan's article, this edition). As one preacher friend of mine put it: Christians are called to fit in where they can, but to stand out where they must.

Stand out where they must. Often this calling is readily applied to our own personal and moral lives of faith: we must not worship the false idols of sex, money, power, fame, etc. and we ought to be careful not to turn our

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successful career, or children, or partner (or our desire for these things) into our own little god. This is certainly true, but the first Christians didn't stop there. We still live in the empire of this world. It may have changed its shape, but it has not changed its nature. We still ought to pray for it and seek its benefit, but we do not play by its rules. Christian faith, therefore, remains inherently destabilising not only to our inner life and personal gods, but to the world at large: to our collective social, cultural, and political idols too.

Few today make sacrifices to secure peace with the Roman pantheon, but our culture still tells its own stories of how to gain and maintain prosperity. What are the unquestionable meta-narratives of our world today? What do we put our faith in? What are we obliged to serve, and at what cost? Brian Rosner, principal of Ridley College in Melbourne, offers one compelling candidate:

The economy has achieved what might be described as a sacred status. Like God, the economy is capable of supplying our needs without limit. Also, like God, the economy is mysterious, dangerous and intransigent, despite the best managerial efforts of its associated clergy.

To take just one element, the imperative towards growth in our capitalist economic system is unchallenged by any of the three major political parties in Australia. Yet the constant drive for more necessitated by the growth model is the engine of ecological overreach beyond the limits of Earth's resources and leaves little for those who need it

most. Is it true there is no alternative? What are the risks of non-conformity?

Controversially, the co-founder of permaculture, Dave Holmgren, has theorised how the actions of relatively few in a growth society might threaten to destabilise the larger

system. To oversimplify, he argues that if only 10% of the population (in, say, Australia) were to consume 50% less, this would constitute a 5% reduction in overall demand, presenting a significant problem (maybe even a crash) for any system reliant on a constant increase in material consumption. Everyone, including Holmgren, can agree that the prospect of a spontaneous economic collapse is undesirable, but he argues that in the long term perpetuating the current system might be even worse. Planned transition is no doubt preferable, but seems unlikely without being prompted by a demonstration of both need and desire. How might Christians seek to live lives of godly disruption here and now?

In the eyes of the prevailing paradigm, though, nonconformity with the system will often be seen as more

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The Emperor Trajan depicted in the Egyptian style making offerings to the Egyptian gods. Dendera Temple complex, Egypt.

foolish than sacrilegious: Pliny can't understand why the Christians remained obstinate even when given multiple chances to recant, with no further punishment if they did. Historian Everett Ferguson relates how it would have seemed such a little

thing, to the Roman mind, 'to burn a pinch of incense on an altar or swear by the emperor, but this was something that committed Christians would not do.' Instead, this apparently little thing was something they were willing to die for. It made no sense to so many bewildered Roman officials across the empire who repeatedly put Christians to death.

Fortunately, Christians in Australia are not currently at risk of execution, but we must be careful not to let this blunt the edge of our witness. Mortal danger tends to throw the question of who and what we live for into stark relief, but normal life is made of normal choices. 'Little' things like where and how we invest our money (see p. 9) and how we live with our material goods (see p. 13) point to the world we long for and to the God who calls us there.

# The Power of Money

#### Investing in a Better World

So much of what we take for granted in contemporary life, from pens to penicillin, iPhones to eyeliners, comes from the accumulation and mobilisation of capital. Whether governments, individuals, families, communities, or corporations take the lead, the ability to marshal financial resources to facilitate the production of goods and services profoundly shapes our lifestyles and opportunities.

Of course, there is no economy without ecology, and our collective drive to accumulate more and more has had a profound impact on Creation. We are burning the furniture to heat the house. It is not at all clear that humankind will make the necessary adjustments to slow and reverse the accelerating climate crisis in time to avoid catastrophic change, but if we do, changing patterns of investment and consumption will be fundamental drivers of that success.

There are many people doing inspirational work to mobilise for change, including some working from inside capital markets, and in the realm of government finance, that we will return to below. But first, we need to remind ourselves of the dangers that lurk in this conversation.

We can't forget that Jesus had a lot to say about money, investment and capital formation (ripping down old barns to build bigger ones), and it was all pretty ominous. Influential Franciscan theologian Fr Richard Rohr has just completed a series on money in his September 2021 daily devotions for the Centre for Action and Contemplation. The key thought that lingers for weeks after reading the series is that money makes us sick – it causes disease of the spirit and the eyes.

In Luke's Gospel, Jesus personifies money as the god Mammon, who calls us to worship. 'Mammon becomes then a source of disorder', Rohr says, 'because people allow it to make a claim on them that only God can make. "Mammon illness" takes over when we think all of life is counting, weighing, measuring, and deserving.'

In terms of its power to blind, Sallie McFague's reflection introduces John Woolman, an 18th Century American Quaker. Woolman, she writes:

had a successful retail business and gave it up because he felt it kept him from clearly seeing something that disturbed him: slavery. He came to see how money stood in the way of clear perception of injustice: people who had a lot of property and land needed slaves to maintain them (or so these folks reasoned). He saw the same problem with his own reasoning... whenever he looked at an injustice in the world he always saw it through his own eye, his own situation and benefit... Once he reduced his own level of prosperity, he could see the clear links between riches and oppression. He wrote: 'Every degree of luxury has some connection with evil.' by Trevor Thomas

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Jesus' warnings about wealth in the Sermon on the Mount take what appears to be a detour into ophthalmology to make that very point (Matt 6:22-23). Money distorts our perceptions and clouds our judgements: it gives us unhealthy eyes with which to see the world.

So before we look at the power of investment and capital formation to contribute to the creation of a better world, we need to touch on ways to make sure our eyes are as healthy as they can be. We need to recognise the symptoms of Mammon disease, and know the remedies.

#### Breaking the power

You can only really do three things with money: spend it, save it, or give it away. We may renounce all worldly goods and desires when we decide to heed Jesus' call to follow him, but it is important to bed down that clarity of commitment and engagement with some wise practices and habits to keep its edge sharp.

John Wesley famously exhorted his followers to 'Spend as little as you can, to save as much as you can, to give away as much as you can,' which has inspired generations of Christians to live more simply, and support works of mission and charity around the globe.

Today we know that the cheapest goods are often the most exploitative, and that the basic level of spending to function in the modern world is a little higher than the 28 pounds sterling that Wesley survived on for his full adult life.

But the nub of Wesley's challenge remains: is your bank statement a cogent witness to your professed life of faith? Are you marshalling all of the resources that will pass through your hands in the course of your lifetime in line with the values of Jesus' upside-down Kingdom?

How can you inoculate yourself against Mammon disease, while still functioning in the 21st Century? There are three vaccines we can all access: accountability, stewardship and generosity.

We can all too easily lose perspective when making financial decisions alone or with our partner. The good news is that sharing major decisions about our financial affairs with those who know and love us and share our concern for responding to the needs of the poor can be very liberating. Jesus himself was happy to take financial issues into the public domain, with one important clarification: he was very strong on keeping the details of our giving to the poor private so as to preserve our integrity before the Father (Matt 6:1-5). The fact that frank discussions about our financial affairs are rare amongst Christians is a worrying sign that we are playing by the rules of Mammon, not following Jesus' way into sharing ourselves and all that we are and have. Find some people you trust, who share your deepest values and open up with them about your finances—the really nittygritty stuff—and you will find new depths of friendship and trust, new bonds of love, and a sense of freedom you never imagined.

> If accountability provides a scaffold for making good financial decisions, stewardship provides the ethos. We own nothing! Every resource, every talent, every moment, every dollar that we have at our disposal as individuals, families or societies is God's and is to be used for His purposes (Ps 24:1). Every financial decision then, must be seen in the light of whole life stewardship: making responsible decisions concerning what is at our disposal in accord with the values of the Kingdom of God.

The cheapest shirt, isn't necessarily the one that reflects the best decision: where was it made, by whom, and with what fibre (see p. 13)? Every purchase you make rewards someone: creates revenue for them that means they will be around tomorrow. As you walk up and down the aisles, or fill your cart on the website, you are helping create the



The Worship of Mammon by Evelyn De Morgan, 1909.

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yourself against Mammon

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world of tomorrow: determining which producers will thrive, and which will fail, if they can't adapt. This is a collective enterprise, the sum of all our decisions is what drives the economy. Marketers can advertise, influencers can peddle, but it is the purchaser that casts the dollar votes for the new world of tomorrow.

Accountability clarifies our vision, stewardship should be our framework for all financial decision making, but generosity is the best medicine for Mammon disease.

Give money away! Both in a planned, regular way and through spontaneous bursts of generosity in response to unexpected needs. The planned, regular giving builds discipline and an element of sacrifice as we commit to living more simply. The spontaneous bursts connect us to the generosity of God and the joy of giving, and make sure we aren't just getting comfortable at a slightly lower living standard.

Of course, Jesus goes much further than just giving away a portion of your income, "Sell your possessions and

give alms to the poor" he teaches his disciples (Luke 12:33). We have so rationalised this passage as referring to our priorities, that many of us have never sold anything, let alone everything, to be able to assist the marginalised and excluded brothers and sisters that Jesus' identifies with in Matthew 25. This is a good thing to reflect on with your little accountability circle.

# Making money work for good

My day job is to help people and organisations to invest the money they have saved, whether voluntarily (eg. to build a deposit for a property, or some other savings goal), or through the compulsory superannuation system that operates in Australia. Mobilising savings to create a better, saner world is critical if we are to address the economic and ecological challenges we face: from inequality to the over-fishing of the oceans.

When I began in 1997, we talked about 'ethical investment', which meant applying a series of ethical screens to a potential investment, so that clients would build an appropriate mix of investments that excluded activities that they did not want to profit from, and ensured their investments supported environmentally and socially positive alternatives. Our clients would buy shares in renewable energy companies, sustainable property managers, and metal recyclers, and avoid tobacco, woodchipping of native forests, etc.

The good thing about the name 'ethical investment' is that it makes it clear that values are the driving force in the investment selection process. The bad thing is that it sounds 'holier than thou', and always begs the question: whose ethics?

Despite expectations to the contrary, ethical investment funds performed strongly, over long periods of time.

"Sell your possessions and give alms to the poor"... We have so rationalised this passage as referring to our priorities, that many of us have never sold anything, let alone everything, to be able to assist the marginalised One of the reasons is the fact that companies relying on socially and environmentally negative practices to make a profit are much riskier longterm investments than those that treat people and planet well. Whether through tighter regulation, the risk of consumer boycotts, or reputational and brand damage, businesses that behave destructively are at risk of seeing their markets shrink.

This gave major institutional investors and superannuation funds a way to engage with screened investments. Rather than using the language of ethics, they adopted a framework of risk management. It is now more likely than not that the super fund that is managing your long-term finances employs some sort of environment, social and governance (ESG) risk management framework. Some \$1.3 trillion is currently invested in Australia in some form of ESG-screened funds.

However, while this risk management approach is a big step forward for mainstream fund managers, it rarely goes far enough for those wanting to drive change in the world and accelerate the transition away from fossil fuels to a more circular economy, where agriculture is regenerative, oceans revive, and the poor and marginalised are not excluded from the economic mainstream.

The new, and fastest growing, sector in the screened investment space has been driven by philanthropic and charitable funds and is known as Impact Investment. Every investment you make has some environmental and



Co-housing concept.

social impact, for ill or good, or perhaps a bit of both. Impact investments, though, are those that specifically target certain environmental and social impacts as a central part of the investment thesis. The investment has financial goals, but also embedded in the DNA of the project, is a commitment to solving a particular problem or creating a particular opportunity - and the investment manager commits to achieving those outcomes, and reporting on them, alongside the standard financial reports that we are all used to seeing.

Impact Investment includes such things as community solar funds that put rooftop solar arrays on halls and childcare centres, funding social enterprise start-ups like the not-for-profit Goodstart Early Learning, or the forprofit Sendle (carbon-neutral freight services). There are a number of fund managers launching impact funds across the full spectrum of the investment universe, from community banking, to early stage venture capital, infrastructure investments, commercial property, bonds, shares and even social programs to address things like recidivism in prisons, and support for children in out-ofhome care to age 21.

The other exciting area for many people, particularly those in Christian communities, is to look at co-housing and other ways of building a sharing economy. Pooling resources can be a great way to bring down the cost of living and free people up for more creative and flexible paid/unpaid work, and recreation options.

Sydney and Melbourne are both in the top 10 least affordable cities in the world. Mortgage is actually

SOURCE: Co-housing Australia.

French for 'the grip of death'—and many people know personally how a mortgage limits creative and flexible living options—and that has seen the proportion of people under 40 owning real estate in Australia fall to levels not seen in the post-WWII period.

We need better public housing, we need more long-term rental accommodation managed by organisations not individuals, and leases that can extend for longer than 12 months; but we also need creative solutions by people prepared to lobby councils for co-housing projects, shared tenancies, and co-locating to neighbourhoods and knocking down the backyard fences. Christian communities are well placed to nurture and encourage all of these things.

Sometimes we can feel overwhelmed in the face of personal financial decisions, not to mention the powers at work in the global economy. However, as we have seen, there are simple steps we can take to subvert the dominant narrative of consumer capitalism, and that lead us into a greater sense of freedom. When Jesus called on people to sell their possessions and give money to the poor, he didn't leave them on the pavement with nothing. He invited them to join him, and his little band, where life was rich, resources were shared, and the poor and marginalised were specifically included. This is our invitation too.

Trevor Thomas is the managing director of EthInvest. Prior to this, he has worked in economic development in South America and on the staff and board of Tearfund Australia.

# A Field Guide to Fibre Content and Sustainability

Want to make sustainable choices for clothing, but find yourself getting bamboozled by fibre content labelling? This guide will give you the basics.

Clothing in Australia must have a tag indicating the fibre content of the garment. The label may include a percentage for fibre blends (eg. cotton 85%/polyester 15%) or leave it up to your imagination (eg. wool/ acrylic). If the exact percentages are left off, the fibres will still be listed with the largest percentage first.

The two overarching categories for fibres are natural and synthetic. Natural fibres are just what they sound like; synthetic fibres are a little trickier, since they have undergone a chemical change to turn their raw materials into yarns. They are generally made from either cellulose (usually wood) or petroleum (oil).

#### Natural fibres

Natural fibres all come from renewable resources and are biodegradable. As a category, they are the most ecofriendly choice for new clothing.

#### From plants: fibres made of cellulose

#### Cotton

Cotton is made from the seed fibre of the cotton plant. The overall sustainability of any given bale of cotton fibre depends greatly on how it was grown. Growing cotton uses a *lot* of water as well as large amounts of pesticides and insecticides which run off into the surrounding environment.

Organically grown cotton generally uses much less water, and no harmful pesticides or fertilisers. Additionally, organic certification by the GOTS also



Cotton (left) and sheep's wool (right), two of the most common sources of natural fibres.

#### by Phoebe Garrett

includes stringent criteria for the ethical treatment of workers, so you can be sure organic cotton has not been produced by child or forced labour, which is rampant within the cotton growing industry.

#### Bast fibres: linen and hemp

Linen, hemp and ramie are bast fibres, which means they are sourced from the stem of the plant.

Linen comes from the flax plant. Flax can be grown on marginal land which is unsuitable for food production and absorbs a lot of carbon dioxide from the atmosphere. It requires much less water to grow than cotton does.



A flax field.

The hemp plant used for fibre is closely related to the hemp from which the psychoactive THC is derived, but contains almost no THC. There are many places where the growing of *all* hemp varieties is banned, which is a shame, since hemp is one of the most ecofriendly plants and fibres. It is one of the world's fastest growing plants and does not require crop rotation. It needs very little in the way of water, pesticides or fertilisers. Hemp can be used to decontaminate soil and is excellent for carbon sequestration. Furthermore, a hemp crop produces around twice the fibre for the same area of farmland than cotton! The cultivation of low-THC hemp (aka industrial hemp) has been legal in Australia since 2017.

Ramie belongs to the nettle family. It is similar to flax and hemp, but the processes to extract the fibre are a little more labour-intensive.

#### From animals: fibres made of protein

#### Wool and animal hair

Wool is specifically a sheep's hair, but many other animals are raised for their hair as well. Most of the fibres are named after the species or breed which grew them. Angora fibre comes from the angora rabbit, but just to confuse you the fibre from an angora goat is called mohair. Cashmere is the hair of cashmere goats,

#### HOME ECONOMY

merino the wool of merino sheep. It's easier to guess the animal that produces fibres such as alpaca, possum and yak.

The sustainability of wool is hotly debated. Sheep need to be well-managed so land is not overgrazed. They produce methane. Some are given insecticide baths. Forested land is cleared for grazing. Like cotton, the sustainability of any given bale of wool will vary, so look for more information on how it was produced. Merino wool is finer than that from most other breeds, but there is no difference in its farming.

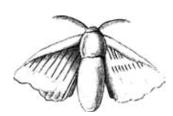
For Australians, wool might seem like a local product, but sadly almost all our wool has to be shipped overseas to be spun or dyed before being returned to Australia, and this probably won't be reflected on the label. There are few surviving Australian mills producing entirely local textiles, but hopefully there will be more in the future.

Alpacas are considered by some to be the most sustainable fibre animal. Their soft lips and hooves mean less environmental degradation, and they require less water and food than sheep or cashmere goats, while producing larger and warmer fleeces. The colouring of alpacas ranges from black through brown and grey to white, meaning many colours can be made without dye.

Possum fibre is shorn from wild possums exterminated in New Zealand, where their introduction has caused a lot of harm to local ecosystems. No resources are put into growing the possums, and culling them is great for native species.

#### Silk

Silk is made by silkworms as they form cocoons in which to become moths. Each cocoon is one very long silk fibre which is then unreeled after boiling the cocoon to kill the developing moth inside (the pupae are a good source of protein and are



Bombyx mori, the silk moth.

eaten). The processing of silk uses quite a lot of water, and a lot of energy is needed to keep silkworm farms at optimal temperature.

'Peace' or Ahimsa silk is made by allowing the moth to survive and leave the cocoon before processing, but is not necessarily more eco-friendly than conventional silk. Tussah or wild silk is made from the cocoons of wild moths found in open forests and has quite a different texture, but is a more sustainable option.



#### Synthetic fibres

#### From petroleum: fibres made from polymers

Although subtly different, all the fibres in this category are made from oil and are plastics. They are made from a non-renewable resource and are not biodegradable. The microplastics polluting the earth's rivers and oceans are mostly tiny fibres from these textiles, hundreds of thousands of which are sent down the drain every time you wash them.

#### Polyester

The most common fibre in the world! Over half the world's garments are now made from polyester. Polyester is just very thin strands of PET plastic. Your clothes are almost certainly sewn with polyester thread, even if the tag says 100% cotton.

#### Acrylic

Nylon (aka polyamide) Elastane (aka spandex/Lycra) All various kinds of polymers, with a similar environmental impact to polyester

Regenerated Cellulose: Rayon and all its friends

#### Viscose rayon

Rayon is a man-made fibre, but it is made from renewable materials and is biodegradable. It can be made from any cellulose, but wood pulp is the most common. However, the viscose process which turns it into fibre is extremely toxic, both for the factory workers and the surrounding waterways, where the chemical waste is often dumped. Land clearing for growing trees to make rayon is a huge contributor to global deforestation. Labels that say viscose, modal or just rayon refer to viscose rayon. Acetate is not exactly the same as rayon, but has the same ecological impact.

#### Bamboo

Bamboo means viscose rayon made from bamboo, which may be a more sustainable source of cellulose but the process is the same. Good PR has led many people to believing bamboo textiles are an eco-friendly choice, when in reality they fall very far down the list. Demand for bamboo rayon is leading to deforestation as land is cleared to grow it.

It is possible to instead process bamboo in a similar way to flax, which would make it a very sustainable fibre. Unfortunately, this is not common. Fibre processed this way will probably be labelled as 'bamboo linen.'

#### Cupro and lyocell

Cupro and lyocell are also rayons, but more eco-friendly than viscose rayons. They are made in a similar way, but using chemicals which are much less toxic, and these are kept in a closed-loop system with no runoff

into the environment. Tencel and SeaCell are two common brand name lyocells. Cellulose for Tencel is sourced from sustainably-managed eucalyptus forests, and for SeaCell from sustainably-harvested seaweed. Cupro is made from cotton waste.

#### A quick look at recycling textiles

Natural fibres like cotton and wool can be recycled into new textiles, but they usually need to be mixed with new fibre to make successful yarns, so you will rarely see a 100% recycled cotton or wool garment. Old cotton can be used as a source of cellulose to make rayon.

Sometimes labelled as rPET, recycled polyester is not usually made from used polyester fibre but other waste such as plastic bottles. Recycled nylon is often made from old fishing nets. Recycled synthetic fibres have a lower environmental impact than new, but the problems of microplastic pollution and biodegradability remain.

The biggest issue involved in recycling of any fibre is fibre blends. A poly/cotton t-shirt is either cotton contaminated by polyester or polyester contaminated by cotton. Recycling processes rely on pure materials, so blends are not recyclable! However, it should be noted that barely any of the world's textiles are actually recycled. The most sustainable clothing choice by far is to keep wearing the clothing you already have, or to buy second-hand. Repair, rework, or rehome your old clothes if you can.

#### 'Hidden' components

Parts of a garment present in small enough amounts don't need to be on the tag. Don't forget to consider the buttons, zips, Velcro, or elastic. All of these will

The most sustainable clothing choice by far is to keep wearing the clothing you already have, or to buy second-hand.

almost certainly be synthetic polymers. Short of making your own clothes, there is almost no avoiding polyester thread.

Dyes and other treatments can also have huge sustainability implications. Textile dyeing is a waterintensive activity, and in many places runoff is a major cause of waterway pollution. Waterproof fabric

coatings are almost always made of some type of plastic. Treating wool to be 'superwash' (machine washable) is another process with harmful chemical runoff problems, and it coats the fibres in polymer resin. Not only does this plastic coating destroy wool's natural fire-resistance, it means it is no longer fully biodegradable!

#### Certifications you might encounter



To be certified 'organic' by the Global Organic Textile Standard (GOTS), a host of criteria which go well beyond farming conditions must be met. These include responsible land management and wastewater treatment, no use of environmentally hazardous substances such as pesticides, and

fair working conditions. There are also restrictions on dyes which can be used. The textile must be 95% organic fibres to be labelled 'organic' and 70% for 'made with organic materials.'



This certification by the International Association for Research and Testing in the Field of Textile and

Leather Ecology (OEKO-TEX) means the product has been rigorously tested for harmful substances and is free of them. It does not have any specific environmental implications.



Made in Green is a sustainability certification with wideranging criteria including the use of renewable

energy, best-practice waste management, fair working conditions, supply chain traceability, harmful substance testing and product quality.



Products with a Woolmark label conform to the quality standard set by Australian Wool

Innovation Ltd, a non-profit organisation which does research and development along the supply chain for Australian wool. The standard focuses on quality and traceability rather than sustainability.



BCI is a non-profit governance group that promotes more sustainable and ethical cotton farming. It

provides farmers with training on sustainable practices, but imposes no standard on the cotton they produce. It has been accused of allowing companies to 'greenwash' their products without effecting material change. BCI cotton is probably more eco-friendly than unlabelled cotton, but an organic certification is much better.

#### Some next steps

Once you have your garment, it is your turn to contribute to its overall environmental impact. Whatever its origins, how you wash and wear it, mend and dispose of it will all affect how efficiently the resources embodied in its making have been used. Let us know if you prefer post or email.

For more information on sustainable and ethical fashion, try Sustain Your Style (sustainyourstyle.org), Shop Ethical! (ethical.org.au), The Ethical Fashion Guide (baptistworldaid.org.au) or Good On You (goodonyou.eco).

The COVID-19 pandemic has sparked more interest in onshore processing for Australian wool. Add your voice to the National Farmers' Federation and Victorian Agricultural Minister Jaclyn Symes in calling for government incentives to revive the industry. Support the few mills producing entirely local garments, such as the Great Ocean Road Woollen Mill (gorwm.com.au).

Learn to sew or knit. Give yourself more control over how your clothes are made and reduce the distance your garments are shipped by eliminating at least one step. You will also be able to mend your clothes and reuse parts such as buttons and zips. The garment industry produces tonnes of waste from cutting out pieces, but it is easy for the home seamster to find uses for scraps, or you could learn to make 'zero-waste' clothes which use every part of a piece of fabric.

Tell your friends bamboo is rayon!

Phoebe Garrett is an inveterate maker of things, with a particular interest in textiles and adapting historical craft techniques to bring about a greener future. She has a degree in ancient history and is currently studying weaving.

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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.

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