

▣ Going further:

Stewardship and Finance

If you have any questions or concerns about congregational finance or the wider implications of stewardship within your church, please get in touch with Rev Alan Gibson, Church of Scotland Stewardship and Finance Department.

Tel: 0131 225 5722 or

Email: sfadmin@cofscotland.org.uk

Christians Against Poverty (CAP)

Christians Against Poverty works in partnership with local churches throughout the UK to advise and support people desperate because of debt and to provide money management education to all sectors of society. Since CAP started in 1996 CAP has helped over 45,000 individuals struggling with debt.

CAP provides the expertise and resource to enable the church to give a first class service and practically demonstrate the love of Jesus. As well as the 230 debt advice centres in local churches, over 1,400 churches are offering tried and tested money management courses to groups of all ages. www.capuk.org

Shared Interest

Shared Interest is an ethical investment co-operative and the world's only 100% fair trade lender. Using investment from people living in the UK, Shared Interest lends money to fair trade businesses across the globe.

Shared Interest forms the vital link between UK social investors and fair trade organisations needing finance to improve their livelihoods. Its members share a vision of a world where justice is at the heart of trade finance. www.shared-interest.com

Credit Unions

A credit union is a financial services co-operative. It starts with a collective of like-minded people, providing ethical, practical solutions with the objective of sharing wealth among its members and access to low cost affordable credit which might otherwise be unobtainable to some people. For more information: see our leaflet 'A Credit union A common bond for a common good'.

Other useful websites:

www.traidcraft.co.uk

www.ethicalconsumer.org

▣ Keep in Touch

Sign up to receive our monthly enews.

Order or download more leaflets.

Find out more about this and other topics.

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The Church of Scotland
Church and Society Council

Society, Religion and Technology Project

Money Matters?

Christian reflections
on consumerism



Discussion Points



'Do not store up for yourselves treasures on earth, where moth and rust destroy, and where thieves break in and steal. But store up for yourselves treasures in heaven ... For where your treasure is, there your heart will be also.' Matthew 6: 19-21



Life today can often seem very bewildering: the busyness and confusion that happens in daily life, the rapidly changing world of technology, the latest celebrity gossip. None of these things are necessarily bad, however as Christians we are called to be salt and light in the world, to make a difference where we can, and to remember that the focus of our attention should not be on ourselves or this world, but in loving God and treating others as we would wish to be treated.

We are all consumers. However, we often don't realise that every choice we make as a consumer affects other people. So our choices should be made in the light of Christian ethics, church teaching and our own conviction.

Fair Trade has become more and more common in our supermarkets and in our churches, particularly for things like tea, coffee, bananas and chocolate. But did you know you can also get fairly traded cotton and even soap?

Our concern for environmental stewardship and the integrity of creation means that we ought to be thinking about the carbon footprint of our consumer choices, and about the impact on animals and biodiversity.

And how often do we think about the working conditions of the people who grow or produce the things we buy? Or are we happier not knowing about something which we would find uncomfortable? How does this relate to treating others as we ourselves would want to be treated?

The following actions and Bible passages are designed to help us to reflect and debate (and maybe disagree!) - but overall to get us thinking about what our role as Christian consumers might be. They are not intended to be prescriptive, rather they are intended to help us think about what being the church in society is all about.

Step One – Start with Scripture

Think about the Bible texts which address issues of economics and consumption, power and oppression: *Jubilee, Jeremiah, consider the lilies, rich young man, parable of the talents, give unto Caesar, the widow's mite.*

Step Two – Pray without ceasing

If we are to pray at all times then our lives and actions should be considered part of prayer; and so too when it comes to shopping and consumer decisions. Ask God for wisdom and insight to help with purchasing choices. Seek inspiration in thanksgiving: *Deuteronomy 26: 1-15, Matthew 10: 42*

Step Three – Social Holiness

The epitome of modern consumerism is an individualistic lifestyle which takes no account of other people. So instead find a method where you can meet with other people, such as a small group in your congregation, to reflect on these issues together and to reflect what you can do yourselves and as a group. Being accountable to others will make it easier to make better choices. Read *Ruth 1: 11-18, Matthew 20: 20-28*

Step Four – One Step at a Time

The choices are varied and the impact of a decision can be good in one respect but bad in another. Fair Trade bananas help growers but have a higher carbon footprint than other kinds of fruit grown in the UK. Should we prioritise local, Scottish or British food

produce over food from overseas? What are the benefits and drawbacks of Organic food, Rainforest Alliance, Co-operatives and Supermarkets? Should I boycott a particular company for its ethics? Prioritise one issue for your thinking and reflection at a time, and don't be put off by too many questions.

Joshua 24: 14-18, Luke 18: 18-30, Matthew 20: 1-16

Step Five – Reuse, Repair, Recycle

Follow these modern-day '3 Rs'. Clothes can be repaired or given to charity - yet we each throw away an average of 30kg of textiles each year. The high costs to the environment in terms of water pollution and carbon emissions is something that we should all consider. *Genesis 26: 18-31, John 6: 1-14*

Step Six – Luxuries

It's important to remember the different pressures on people and the need at times to relax. Luxuries can restore our mind, health and soul to happiness and peace. But remember not to become greedy and to recall those who might be less fortunate than ourselves. *Psalms 23, Matthew 26: 6-13*

Step Seven – Witnessing to the Gospel

If you live a new life, and demonstrate this in your actions, decisions and behaviour, you can influence and affect others. The power of peers is the basis of capitalism, but it can also be the basis of change. *1 Samuel 17, Luke 10: 25-37.*

Step Eight – Live with Generosity

Can you give to others - in terms of money or time? What are the priorities in your life? Could you spend more time with family or friends? *Leviticus 19: 9, Luke 19: 1-9*

Questions

Take each of the steps and ask:

- How am I doing this already?
- What more do I want to commit to doing?
- What does the Bible passage say about money matters, power and change?