

economy

FAITH AND FINANCE:

THE RUBBER AND THE ROAD

By The Rev. Joyce Caggiano

Earlier in 2008, when gasoline prices were at their highest, I would slip my debit card into the gas pump slot that would remove \$50 to \$60 out of my checking account in order to get me to my job, and I would wonder: Will I be able to get the groceries I was planning to buy without that \$60? What will happen to me and my family in the financial crisis that is affecting the entire world? Even though gas prices have since come down, this is still the kind of choice that people are required to make today as unemployment rises and savings diminish. This is where the financial crisis meets the homestead, the Christian, the neighborhood. This is where “the rubber meets the road.”

The truth is that, whether Democrat or Republican, a lot of people are suffering in our present economy. Most of us have had to tighten our belts in order to do things that a short time ago we took for granted. The Department of Labor has reported that the cost of living increase is up to an unprecedented 5.4 percent. The U.S. unemployment rate climbed to 6.7 percent in November.

Today’s economic realities pose for many of us never-before-seen challenges to our faith. As Christians we are called to follow Jesus Christ. This “lifestyle” runs contrary to most of the values of our secular lives. Our faith calls us to measure this economy by how it touches human life. As James E. Hug, SJ writes in his summary of the U.S. Catholic bishops’ 1986 pastoral letter, “Economic Justice for All,” economic decisions have human consequences and moral content; they help or hurt people, strengthen or weaken family life, advance or diminish the quality of justice in our land. Banks and financial institutions have no moral or ethical values—only market trends to guide them. As Christians we need to judge our politicians’ decisions and our own using the moral authority and direction that Jesus gives to us in the Gospels. That moral authority does not use market trends or “bottom line” language as a guide for action. We are called to use the Gospel as the plumb line in the management of our institutions, balancing budgets, meeting payrolls and paying our bills.

Being Christian at this time is an especially serious responsibility. We are, through the resources of our faith, called to shape our society so that the dignity of every human being is respected. It is just too easy to draw inward and save ourselves and forget the rest. Our first reaction to this kind of crisis might be to act like a too-large crowd on a very small lifeboat—not enough resources for everyone to survive—taking what we need for ourselves and letting the others fend for themselves. In the present financial chaos our moral choices become critical to the big picture, to the sharing of resources and to the well-being and integrity of society.

As Americans and as Christians we are called to believe in something greater than ourselves. Because we live in the



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freedom of a democracy, we have the opportunity to exercise our faith simultaneously as we exercise our citizenship. Our economic activity feeds our families but can also feed our anxieties causing us to forget the call of the prophets “to do justice and walk humbly with our God.”

There are four things for Christian citizens to consider as we drive down this perilous road. First, what is the most important, the most loving, the most generous, the most comforting thing that I can do for my family, my church, my country? It is in times of

greatest challenge that we need to seek the assurance of God’s power to reconcile all things. We need to take our whole selves to God trusting and believing in our redemption.

Second, we must avoid a tragic separation between faith and everyday life.

We are not only believers, we are consumers too. How do we contribute to and participate in this economy? The film recently aired on PBS, “Traces of the Trade,” helps us to understand that most of us have benefited economically from the slave trade. If we take those lessons seriously today, then we must recognize that as Christians, “To Die With the Most Toys,” as it says on a popular bumper sticker, is not to gain anything at all. We need to evaluate our consumer choices in light of our faith. When we decide which car to buy or where to invest our savings, we are making moral decisions that affect the world economy.

Three, we do not need to act out of fear. Scripture reminds us that perfect love casts out fear. For most of us today, there is nothing that we can do to change the outcomes of the stock market. But we can rest in the security that God will redeem our lives no matter how bad it may feel when we look at our financial losses.

Four, we need to ask God to give us the courage to make decisions as members of our faith communities that reflect God’s economy, not the circumstances of Wall Street.

It is in Scripture and the teachings of the church that we discover what our economic life must serve, what standards it must meet, as James Hug, again, notes.

Today we are blessed by the touchstone of the rubber and the road. We are blessed by the opportunity to see our vulnerabilities revealed and for our faith to shine like a spotlight. And in the end, we must believe that with God, all things *are* indeed possible. ●

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