

The Witness

Volume 82 • Number 9 • September 1999

Living in debt



A politics of place

THANK YOU FOR SENDING ME the June 1999 issue of *The Witness*. Right now I am deeper in paper than I care to admit so I will not be subscribing. I'll check to see if the church where I'm attending receives a copy and encourage them to get it if not. I am a member of Peace Action and try to stay knowledgeable on local environmental issues. I applaud the Short Takes piece on nonviolence training (I know the mediation training our children received while in public school was helpful) and the Thomas Berry encouragement for everyone to be thinking of how to give children the awareness of the sacred community around them. I will keep this issue and hopefully find time to read other ones.

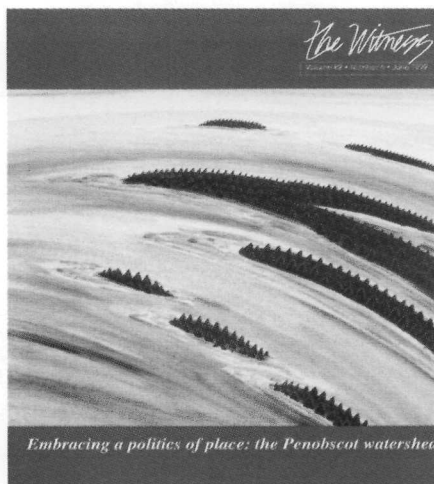
Cathy Markatos

<markatos@mindspring.com>

AS SOMEONE WHO ENJOYS visiting Maine and would like to live there, I particularly appreciated the June issue centering on the state's ecology. I think the formation of the Committee on Spirituality and the Environment in the Diocese of Maine is an initiative that should be emulated throughout the rest of the country. As Vice President Al Gore eloquently outlines in his book, *Earth in the Balance*, saving the environment should be the central organizing principle around which all our policy-making decisions in government are made, as well as those in our personal lives, and it's encouraging to see the Episcopal Church playing an active role in raising the level of awareness concerning the ecological crisis in which we now find ourselves.

Paul Winters
Framingham, MA

THANK YOU FOR THE JUNE ISSUE of *The Witness*. What a gift! Not only have you underscored the "place centeredness" which



is essential to truly incarnational theology, but you have illustrated it with one of the most beautiful parts of the world.

From my student days at the University of Maine in Orono, I have treasured the Penobscot watershed, and still make annual pilgrimages to the awesome beauty of Baxter State Park. Murray Carpenter's article read like a trip through time and memory, as I pictured each location along the Penobscot from Seboomook

Lake to Bucksport.

If each of us could take a favorite watershed and travel it with mental images as *The Witness* enables us to do with the Penobscot, we should see what we have despoiled and, I trust, take the personal and political steps necessary for restitution.

Philip C. Jacobs
Canton, MA

Living at the edge

THANK YOU FOR PRINTING Denise M. Ackermann's review of *Living at the Edge: Sacrament and Solidarity in Leadership* by New Zealand bishop Penny Jamieson. As a one-time scapegoat, I have been quite estranged from the church and, to some degree, from Christianity as a whole. Reading Jamieson's book allowed me to imagine that somewhere or somehow I might be able to again be part of that imperfect institution that, in so many ways, I still love. In fact, as I came to the end of her text, I was able to pray again, for the first time in at least four years. Thank you for leading me to this useful book.

Elaine Caldbeck
Evanston, IL

Classifieds

R & R: Martha's Vineyard Island

"Granny's House" guest suite, Edgartown, Mass. Private entrance, kitchenette, bath/laundry and serene master bedroom connect to sun porch via wraparound deck overlooking seven-circuit labyrinth. Shaker furnishings feature queen four-poster bed and writing table. TV/VCR, telephone, bed linens provided. Sleeps two; no smoking, no pets, please. \$95.00/night, \$650.00/week. "We make you kindly welcome." (508) 627-6075.

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FOR Nonviolence Education & Training Coordinator

F.O.R., a national interfaith peace organization, seeks "Nonviolence Education and Training Coordinator" to organize and lead nonviolence education and training programs. Application deadline Oct 1, 1999. Starting date: Jan. 3, 2000. Send resumes and contact Yvonne Royster for application form. The Fellowship of Reconciliation, Box 271, Nyack, NY 10960. 914-358-4601. Fax: 914-358-4924.

Witness classifieds

Witness classifieds cost 75 cents a word or \$30 an inch, whichever is less. Deadline is two months prior to publication.

Letters

Learning to be an elder

IT'S HELL TO GROW OLD! It becomes a world of contradictions. "Golden Age" my eye! Here I am living in an organism that ceases to function as it has always done. I am amazed at how hard it is to get up off the floor if I am there for some reason or another. Sometimes when I start off walking after sitting for a while I tend to veer off to the right for no intentional reason. Something has gone wrong with my internal gyro. When I see young people dancing or running or having some sort of active fun on TV, something inside says, "You used to do that. Don't you wish you could do it again?" I hang my head and the voice inside says, "Of course, you idiot!"

The doctor tells me that I have some nerve damage in my lower back from a rear end collision and that my nerves to my legs do not reliably respond to the directions from my brain anymore. "No, there is no remedy," in answer to my query. That is only one of the many contradictions in the world of the senior. Many of my friends that I would enjoy being with have gone on their journeys to warmer climes or to that pie in the sky everyone talks about.

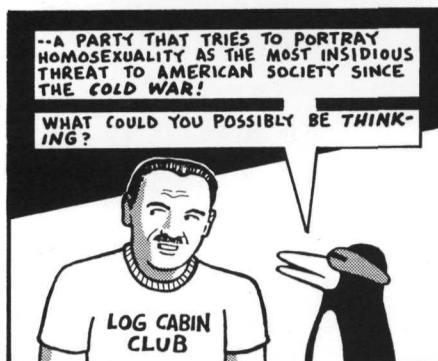
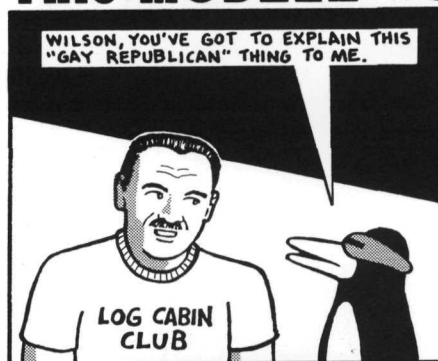
The biggest contradiction is that inside I am still the same as I was at any age in the past, but when I want to do any of the things that I used to do that gave me joy and enhanced my life, I am blocked by a body that is either incapable or unwilling.

There are compensations. I have a treasure of experiences and information that I can dive into any time I begin to feel deprived. I believe that what I have stored should be worth millions, but I have yet to find a way to merchandise it. I imagine many people in my age group would have the same complaint.

There are memories: I can remember the thrill of riding up on the high teetery seat of my grandmother's buggy, holding onto her knitted shawl to keep from falling. I remember an odyssey to New Mexico and Colorado with my homeless family while Dad tried to find a job during the depression of the early 1930s. I remember when we bought our first automobile after our return, a 1924 Chevrolet with disc wheels, that was just as old as I was. I remember the Sunday picnics with all the neighbors and the appearance of the "bootleg-

THIS MODERN WORLD

by TOM TOMORROW



gers" who sold the men flat bottles of whiskey that were easy to hide in their coat pockets. I remember when the whole neighborhood gathered at the deepest and widest part of the canal or river to have a swimming party. It was probably there that I remember the first of many times that I fell in love and the sweet languid feelings I had whenever it happened. I remember the excitement of going to school and how I could lose myself in the books and the adventures they offered. Memories too numerous to tell, but each with a flavor that I can savor from the life I have lived.

So — it isn't all bad! My life is just a series of ups and downs. Like everyone else. It's like Chekov said, "Any idiot can face a crisis. It's day-to-day living that wears you out."

Quentin Kolb
Salt Lake City, UT

IN YOUR ISSUE ON AGING, Jeanie Wylie-Kellermann reflected in an editorial about a recent peace action that she and Bill attended. She shared that she and Bill were the youngest couple in attendance, but for a few Catholic Worker folks. I found this incredibly disturb-

ing. Where is Generation X in the peace movement?

I am pastor and church planter of Little Calumet Christian Fellowship in Hammond, Ind., near the Chicago border. We are intentionally multicultural and bilingual. We are the first Mennonite Church in North America to form a worshiping congregation by and for Generation X. When I am honest with myself, I am forced to ask, where are we in the struggle for peace?

I oftentimes preach and teach Jesus' third way to those in my community of immigrants, refugees and marginalized. I must confess that I have not been involved in many peace actions in the last few years. I have not encouraged my congregants to participate in the struggle for peace either. For these and other sins of apathy and complacency I am truly sorry and I publicly repent.

Rocky Kidd
Little Calumet Christian Fellowship
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continued on back cover

The Witness

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Cover: Woman with the Gambling Mania by Théodore Géricault, c. 1822, Louvre, Paris.

Since 1917, *The Witness* has been examining church and society in light of faith and conscience — advocating for those denied systemic power as well as celebrating those who, in theologian William Stringfellow's words, have found ways to "live humanly in the midst of death." With deep roots in the Episcopal church, we are a journal of spiritual questing and theology in practice, always ready to hold our own cherished beliefs and convictions up to scrutiny.

Manuscripts: We welcome multiple submissions. Given our small staff, writers and artists receive a response only when we are able to publish. Manuscripts will not be returned.

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On radical intentions

by Julie A. Wortman

These days my partner Anne and I are trying to figure out how to finance the small barn that we need to house Anne's fledgling landscape and twig furniture enterprise. We are weighing options, calculating and recalculating income and expenses. We have worked hard to live within our means, although we still owe the bank for both our house and truck.

Living on half of what we used to, we're aware we now give money away at a dramatically reduced rate. Most notably, we no longer pledge substantial financial support to a church congregation. But each month we and the other members of our small community circle try to give an agreed-upon amount to a fund we keep against future possibilities, whether disastrous or enticing. Not an interest-bearing account, just some cash kept in a safe place.

We began the fund more than a year ago. One of our number now needs the money very badly and the circle takes joy in its ability to help. No repayment, no judgment, no strings. The money will accrue again. And there may be other times that the support we can offer one another will beneficially include money, though money is the least of it. Our weekly time together, spent holding one another's stories as we each reach for the deepest possible personal integrity and spiritual understanding, has been shifting our sense of where our security and abundance lie.

We often pay lip service to such lilies-of-the-field matters in church settings, but for me the bone-deep knowledge that all will be well has come since Anne and

I left conventional parish life. Few congregations, I know, may be able to sustain the sort of soul-searching conversation that has nurtured the sense of solidarity which is increasingly setting the members of our circle free, but in these halcyon economic times there seems a crying need.

Consumerism takes as axiomatic that the good life always has a price tag — or should.

The topic of "stewardship" comes up in our churches, of course, but timed largely in relationship to the annual pledge drive to support the church budget. The talk is superficially about using our personal resources of time, talent and money for the glory of God, or out of gratefulness for all that God has given us — with the biblical tithe a convenient flat-tax standard of how to put a dollar value on the church's and/or charity's share. One recent diocesan stewardship column even went so far as to counsel that we allow God's love to go [financially] "unrequited" at our moral peril.

Such claims, I'm bound to believe, must be the result of cultural conditioning. Consumerism takes as axiomatic that the good life always has a price tag — or should. In this regard I think of the credit card company which is a prime employer in three towns near us here in Maine. Local boosters are pleased by the company's expanding presence. As one editorial enthused following the recent opening of a new call center in Rockland, "These are [300] well-paying jobs with

benefits, and it is a non-polluting industry. Not to mention that [the company] is generous with its money within the community."

Driving by the chief executive's sprawling residence on the outskirts of Camden, a complex which now has a spectacular ocean view (thanks to the clear-cutting of trees in defiance of shoreline zoning laws, the financial penalties calculated as part of the job's cost), one gets the clear impression that business is good. And it will probably remain so as long as expanding numbers of customers cannot pay off their credit balances at the end of each billing period. Considering the stratagems employed to encourage such spending, I find myself wondering if the definition of "non-polluting" isn't sometimes too narrowly applied. But the company awards numerous educational grants to area schools and funds a variety of public improvements, so no one, as it were, "goes there."

We each calculate virtue by a different standard, but it seems that in the church, at least, we ought to be able to find a way to shift the focus. After all, the kernel of intention contained within the topic of stewardship is remarkably radical — to truly consider, together, the spreadsheets of our lives from the perspective of God's economy, both in personal and community/environmental terms. How we make our money is at least as significant as how we spend the income. The ultimate accountability, of course, is between the individual and God. But the communal conversation, if risked, seems the critical first step in unmasking the powers' grip on our lives.

TW



editor's note

Julie A. Wortman is publisher and co-editor of *The Witness*, <julie@thewitness.org>.

Cruel Kosovo legacy: cluster bombs

by Frida Berrigan

Gareth Evans and Balaram Rai are NATO's first casualties in Kosovo. The two members of the British army's Gurkha Field Squadron were victims not of Serb sniper fire but an unexploded NATO cluster bomb. The bombs which they were trying to disarm could have been unguided CBU-87s, built by Alliant Tech Systems in Minneapolis, or Textron's new sensor-fuzed CBU-97. Regardless of the pedigree, the origin is clear and the Clinton Administration has a special responsibility to take the lead in banning them.

The Pentagon and NATO are still staunchly defending the use of cluster bombs in NATO's air campaign in Kosovo, arguing that the weapons are effective against troop concentrations, airfields and other large military targets. But the bloody track record of this small but lethal munition raises serious questions about its legality under the Geneva conventions, which emphasize the need to minimize civilian casualties. A few examples should suffice to explain why they should be outlawed. On April 24, five Kosovar brothers and their two cousins were playing in a field when they found a small yellow canister the size of a soda can. One of the brothers began to pry open the canister as the two cousins hurried off to report their finding. All five brothers died when the canister exploded. As Steve Goose of Human Rights Watch has noted, the colorful canisters pose a special risk to children, who are "particularly drawn to the volatile live remnants."

On May 8, NATO cluster bombs hit a market in Nis, killing 15 people. *The San*

Frida Berrigan is a Research Associate at the World Policy Institute at the New School in New York, <BerrigaF@newschool.edu>.

Francisco Chronicle described the carnage: "The bombs struck next to the hospital complex and near the market, bringing death and destruction, peppering the streets of Serbia's third-largest city with shrapnel and littering the courtyards with yellow bomb casings. ... In a street leading from the market, dismembered bodies were strewn among carrots and other vegetables in pools of blood."

The effects of cluster bombs were not limited to Serbia and Kosovo. Since the air war began in March, fishing revenues

Cluster bombs are not designed to act as land mines, but in practice they do. As a senior NATO commander acknowledged in April, the high dud rates of cluster bombs dropped on Kosovo and Serbia means that "the place is littered with thousands of these things."

along the Italian coast have dropped by 20 percent, because fishermen are afraid their nets will contain bombs instead of fish. Gimmi Zennaro was severely wounded in his hand, leg and abdomen when something which looked "like a bottle of Pepsi" came up in his net and blew up. "I'm alive by a miracle. All NATO had to do was tell us and we could easily avoid those areas," he noted. Other fishermen have been injured, and some killed, by the bombs, which were released from NATO planes short on fuel

or experiencing mechanical difficulties as they returned to the Aviano airfield from bombing runs.

Paul Watson, a *Los Angeles Times* reporter stationed in Kosovo, has reported on the cruel effects of cluster bombs, which are designed to maim what they do not kill. As a doctor in Pristina's hospital, which treated hundreds of people wounded by cluster bombs, describes it, "The limbs are so crushed that the only remaining option is amputation. It's awful, awful."

One route towards banning cluster bombs would be to include them in the International Treaty to Ban Land Mines, which went into effect on March 1, 1999 after being ratified by 81 countries. (This would require the Clinton Administration to ratify the treaty, which it has shamefully neglected to do so far.) The treaty defines an antipersonnel land mine as a device "designed to be exploded by the presence, proximity or contact of a person and that will incapacitate, injure or kill one or more persons." Cluster bombs are not designed to act as land mines, but in practice they do. As a senior NATO commander acknowledged in April, the high dud rates of cluster bombs dropped on Kosovo and Serbia means that "the place is littered with thousands of these things."

Another approach to banning cluster bombs would be to have them defined as inhumane weapons in their own right, independent of their status under the land mines accords. However he chooses to proceed, President Clinton should take steps now to eliminate cluster bombs from the U.S. arsenal, and to get the U.S. to join the majority of the world's nations that are already supporting a ban on anti-personnel land mines. Until he does so, his ongoing attempts to present himself as a "humanitarian" in the wake of the Kosovo conflict will continue to ring hollow.

TV

Lyric #3

by Kofi Natambu

THIS MINIMAL EXISTENCE IN THE EXTERNAL WORLD
THE WORLD OF THINGS. THE REALM OF NOISE:
CLOTHES CARS CIGARETTES LIQUOR
RATTLING CONVERSATION
THIS IDLE FEELING OF MOVEMENT WITHOUT MOTION
TIME WITHOUT MEMORY
LIVING WITHOUT FEELING

WORDS COLLIDE INTO EARCAVES BUT DON'T RESONATE
WHERE IS THE SOUND?
THE TRAJECTORY OF SIGHT IS FLAT/THE RHYTHM OF LIGHT IS LOST
THE COULDS STAND ABOVE NOT BEYOND,
THE EARTH GROANS BELOW NOT BEYOND
THE SUN HIDES BEHIND THE SKY A BROKEN MASS
PEEKING THRU STRUCTURES
THAT BAN LOVE.
THIS FALSE DENIAL IS THE DONUT WORLD: THE WORLD OF WEIGHT
BUT NO DEPTH
THE WORLD OF MATTER BUT NO ENERGY" THE REALM OF NOISE
clothes cars cigarettes liquor rattling conversation ...

OUR GESTURES SPEAK FEAR YET WORDS
BOUNCE ALONG THE BOULEVARDS IN SLICK
PATTERNS: THESE HORN RIMMED BLOOD-DRAINED MEEK VIOLENT
SYLLABLES FALLING
DEAD FLIES OUT OF BLEEDING MOUTHS.

(the sullen shrug the accusing smile
the jagged laughs the mumbled cries)

OUR GESTURES SPEAK PAIN YET WORDS STAGGER CASUALLY DOWN
ALLEYGLASS VOCAL CHORDS INTO THE CROWDED MENTAL STREETS
THESE EXCREMENT EARS
SWOLLEN POPCORN LIPS WOODEN TONGUES
THIS EXTERNAL WORLD: THE WORLD OF DOLLARS, THE REALM OF COIN:
MEAT BRICK SUGAR METAL BILLBOARD: THE REALM OF NOISE

THIS BLANK EXISTENCE IN THE EXTERNAL WORLD
THIS WORLD OF SHADOWLESS KILOWATT FACES
DULL, BLINKING FINGERS
CRAZY NECK JERKS
STUMBLING ANKLE WALKS
DANCING EYE SCREAMS

THE REALM OF NOISE
O WHERE IS THE SOUND?

From *The Melody Never Stops* (Detroit: Past Tents Press, 1991)



Living in debt: a national way of life

by Camille Colatosti

“Check n Go: The fastest way to payday.” “Cash Connection: Instant Cash for Any Good Check; Pay Day Advances; No ID Required.” These are a few of the signs that greet me as I take an afternoon walk in my urban Detroit neighborhood. When I return home, I see that, in today’s mail, there are three credit card solicitations. One company has pre-approved me for \$25,000, another for \$20,000. The third company is less specific. All offer “cashback” bonuses and “low” interest rates (one boasts 3.9 percent, the second 5.9 percent and the third a whopping 9.9 percent). A company from which I already have a card offers to raise my credit limit to \$100,000. Unasked, all of these companies want to loan me money. What’s the catch?

Could it be, as Vince Passaro noted in the August 1998 *Harper’s*, that “the cards offered at lower rates convert to usury-rate cards in three to twelve months”? That 3.9 percent interest rate converts to 19.2 percent? One late payment and the rate will increase even further.

Or could the catch have something to do with the growth of so-called credit card banks (banks with more than \$1 billion in assets and with credit card balances equal to at least half of total assets)? Janet Yellen of the Federal Reserve Board notes that the return on assets for the roughly 30 credit card banks in America is double that of all commercial banks — a 2 percent annual return as compared to the 1.1 percent for all

commercial banks.

Or could it be that the credit card companies and pay chains assume that I am one of the many Americans in debt and willing to spend beyond my means? As Passaro notes, “Across America, the citizenry has managed to rack up \$1.2 trillion in consumer debt, which is five times the national defense budget.”

Today’s credit card industry

Is today’s personal debt different from the debt of the past? As in the past, a large portion of this debt rests in household

“Let’s distinguish between debt and credit. I don’t think there’s something inherently wrong with debt. Many of us are in debt: for our homes, our mortgages. The issue is how we’re using money and what we’re using it for.”

— Nan Stone

mortgages. There is an extent to which a mortgage is seen as a manageable, acceptable, perhaps even desirable debt. The differences between debt in the past and in the present seem to lie almost wholly in the nature of the credit card industry. As Nan Stone, former editor of the *Harvard Business Review* and senior research fellow at Harvard Business School, explains, “Let’s distinguish between debt and credit. I don’t think there’s something inherently wrong

with debt. Many of us are in debt: for our homes, our mortgages. The issue is how we’re using money and what we’re using it for.”

Stone adds, “Consumer credit in the form of credit cards is a new phenomenon. When I got married 30 years ago people didn’t have credit cards, though some had store charge cards, but they had to be pretty credit-worthy. Early on, the history of your own earnings and how you handled other debts was screened.

“I have to believe, just on the basis of solicitations that come not only to my husband and me, who are employed, but to my daughter, who is not employed but who is a student, that it is easy to get credit and easy to get overextended. The economics of credit cards is that they make money on the interest that is charged on balances. So, in a sense, the more you charge and the larger your balance, the more profitable you are as a customer to them. And if you have multiple cards, it is easy to get overextended.”

Currently, credit card debt is rising twice as fast as total loans. Revolving credit card debt, in fact, is growing at a rate of almost 20 percent a year.

According to the Federal Reserve Board’s Survey of Consumer Finances, since 1983, the number of U.S. households with at least one credit card rose from 66 to 75 percent. Most families — even those below the poverty line — have more than one card. Perhaps more important, the percentage of all U.S. families holding some kind of credit card debt (which means not paying the balance every month) has, since 1989, risen from 37 percent to 43 percent. Among poor families, 36 percent own a card and 69 percent of those maintain a balance. In fact, over 15 percent of poor families maintain a credit card debt that equals their monthly income. For 11 percent of poor families, the debt exceeds twice their income. For families who live at 100-150 percent of the poverty line, 23

Witness staff writer **Camille Colatosti** is on the English faculty at Detroit College of Business, <colakwik@ix.netcom.com>.

percent maintain a debt that equals their income and 15 percent have debt that exceeds twice their income. Statistics are similar for those who live at 150-200 percent of the poverty line. Even among middle-income families, 15 percent have debts that equal their income. Seven per cent have debts that are twice their income. The average credit card share of non-mortgage debt is 39 percent.

Edward J. Bird, associate professor of public policy and political science at the University of Rochester, explains the “practical significance” of this debt. “Consider that at an interest rate of 18 percent, a household with \$833 in monthly income, or \$10,000 annually, and a credit card debt of \$2,000, would take fully 14 months to pay off the debt if it devoted 20 percent of its income — \$167 monthly — to the task. If instead the household made a minimum payment of \$50 a month — 6 percent of its income — it would have to do so for more than five years to be debt-free.”

If the family fell behind or missed a payment and received a late charge, it would take even longer.

The deregulation of finance laws

Since the late 1970s and the early 1980s, says Doug Henwood, editor of the *Left Business Observer*, finance laws have been deregulated. “This makes it possible to

create clever new instruments that allow people to borrow beyond their means. Usury laws have been repealed and so lenders may charge as much as 20 percent or more.”

The number of credit cards being of-

fered to consumers has increased more than 300 percent in the past decade. A National Bankruptcy Review Commission report notes that, since 1994, over 2.5 billion credit card solicitations have been mailed to individuals. The August 1998



Provincetown Housetops by Mildred McMillen, 1918

issue of *Harper's* notes that Fleet Financial Group mailed more than one million unsolicited checks in denominations ranging from \$3,000 to \$10,000 in 1997 alone.

For those shut out from credit cards and traditional lending, there exists what Michael Hudson, editor and co-author of *Merchants of Misery: How Corporate America Profits from Poverty*, calls the "poverty industry"—finance companies and high-interest mortgage lenders who are "raking in big money by targeting people on the bottom third of the economic ladder—perhaps 60 million consumers." As Hudson paints it, a consumer "with a dubious credit record pays as much as 240 percent for a loan from a pawnbroker, 300 percent for a finance-company loan, 20 percent for a second mortgage and 2000 percent for a quick 'payday' loan from a check-cashing outlet." Profiting on people's desperation to obtain cash now, NationsBank, for instance, makes big money from America's largest pay chain, Cash America, with 325 outlets across the U.S. Consumers receive a payday advance. The catch? They must turn over their paycheck, along with a weekly interest rate of at least 20 percent. Associates Corporation of North America, a lesser-known subsidiary of Ford Motor, targets low-income and minority consumers, making home equity loans at more than twice the prime rate.

Why are so many people willing to pay 20 percent interest? Why do American consumers have such high levels of personal debt? And why now? Some say that people today aren't frugal, aren't willing to wait to purchase what they want, as they did in the past. Hillary Rodham Clinton, quoted in Roger Rosenblatt's book, *Consuming Desires*, bemoans unchecked "consumer capitalism" as undermining "the kind of work ethic [and] postponement of gratification historically associated with capitalism."

Maybe. But, says Rosenblatt, unlikely: "America did not transform itself into history's most powerful civilization by abjuring material goods. Directly and indirectly, some 90 percent of the American work force are in the business of producing consumer goods and services."

Henwood adds, "People are so conditioned to borrow and to spend. I don't want to assign personal blame to any of this." He sees consumer debt not so much as a personal problem but a social one. "The American economy," he says, "is built around

The University of Rochester's Edward Bird found that credit cards are one element of the safety net "alongside welfare programs and individual savings." But today welfare has been nearly depleted and people's savings are low.

credit and debt. We have this consumption economy. Today, we have what some call a 'miracle economy.' But it is built on what seems like unsustainable levels of consumption that depend on credit. For an economy that is booming, we should be doing better than this and this is not the case."

Aspiration — and desperation

Still, debt comes not only as a result of the gourmet cookware stacked in the kitchens of couples who eat every dinner out (and charge it) or from suburban utility vehicles and Rolex watches. But expenditures of these types are the ones that most often make the headlines. The July 18 *Sunday New York Times Magazine*, for example, reported on two public-school administrators who earned \$180,000 a year, owned a \$350,000 home, had 24 credit cards, racked up \$800,000 in debt and had only \$10 in cash.

Most people, in fact, who get into debt trouble do so because, as John Schmitt — an economist from the Economic Policy Institute, a Washington, D.C.-based think tank that specializes in labor and workplace issues — explains: "People's income has been stagnant or in some sense falling for over 20 years. In the 1980s, family incomes grew more slowly than they had in the past, and when they did grow it was because people were working more hours. By running faster, people could stay in the same place. In the 1990s, family incomes were falling despite increased hours at work."

To Henwood, debt comes largely from a combination of "aspiration and desperation." Aspiration: "People at the lower end are trying to maintain the appearance of middle-class standards of living. People in the middle-class are trying to look wealthier than they are." And desperation? "The welfare state is deficit. One reason that people go bankrupt is that there is no welfare state, nothing to help in an emergency, such as a job loss or health problems."

Schmitt agrees. "Credit cards," he states, "are potentially a valuable and useful tool for financial management. They allow you to spread out the payments. There is a long tradition of efficiency of trying to match the debt that you incur to the life of the product. It takes five years, for instance, to pay off a car loan, and it is assumed that the car will last at least that long. A credit card allows you to buy a winter coat that you could pay for all winter. A card can also help in troubled times. If you lose a job, and it takes two to three months to find another, the credit card can help you get by."

The University of Rochester's Edward Bird found that credit cards are one element of the safety net "alongside welfare programs and individual savings." But today welfare has been nearly depleted and people's savings are low. Henwood

notes that today's savings rate is the lowest it has been since the 1930s. "We are consuming at 110 percent of our income." The savings rate for the first quarter of 1999 is negative. Many poor people depend on their credit cards more and more to help them maintain necessities: food, shelter, heat and so on. This dependence on credit cards masks the absence of a social policy system that sustains the poor. Yet, the need for such a system could make itself known in dramatic ways, especially if, in a recession, interest rates rise and people lose their jobs. At that point, credit cards will not be enough, especially not for those who have already exhausted their credit.

Schmitt continues: "One of the weirdest things about the 1990s is the boom in the stock market." This boom affects only about 10 percent of the population. The wealthiest 1 percent of the population averages \$7.5 million in stock; the next wealthiest 9 percent averages about \$250,000 each in stock. The rest of the population has a minute amount — or none.

"The typical family," says Schmitt, "right in the middle of the wealth distribution, owns only about \$7,000 worth of stock — in all forms — mutual funds, 401ks, stock that their aunt left them when she passed away. This is not the kind of stock that allows you to retire at the age of 50."

Yet, it is the stock market that the media always looks to when it gauges the country's economic health. Americans are told that the economy is healthy and that they should go out and spend. And Americans have been willing to do this, even as they become more and more indebted.

To gauge America's economic health accurately, says Schmitt, we should look at people's net wealth. "How much do you own versus how much you owe? Families' net wealth has actually declined despite the increase in the stock market because households have acquired more debt. For the

typical family, the stock market doesn't matter at all to their net wealth."

In fact, the boom in the economy is financed by debt. As Schmitt explains, "On the one hand, more than any other factor, the growth in household debt, from 75.5 percent of total personal income in 1989 to 84.8 percent in 1997, has fueled the current economic recovery. The 'American model' has a lot to do with the U.S. financial system's ability to channel enormous volumes of easy credit to consumers through credit cards and a wide range of real estate-

"Credit card companies charge 15 percent interest on average and pay 5 percent. They make 10 percent. They will give cards to everyone. They are just complete bloodsuckers. They want it both ways. They want to be able to give cards to anyone and to get all of their return."

— Doug Henwood

backed loans."

The downside is that growth is unsustainable if your debt increases faster than your income. Eventually, the borrowing and debt will catch up with you. Indeed, more and more people are hitting bottom every day.

Bankruptcy at all-time high

Given the levels of indebtedness in America, it should not be surprising that the number of people declaring personal bankruptcy in the U.S. is at an all-time high: nearly 1.4 million in 1998.

The Federal Bankruptcy Code provides two avenues for personal bankruptcy in America: chapter 13 and chapter 7. Under

chapter 13, an individual files a plan with the courts for repayment of debt over a period ranging from three to five years. During this time, an individual's credit remains intact. Under chapter 7, all debts are purged and for a decade or more the stigma of bankruptcy remains on the individual's credit. About 30 percent of those declaring bankruptcy choose chapter 13, while 70 percent choose chapter 7.

News stories about personal bankruptcy focus primarily on the affluent, people like Robert and Karen Kornfield, who filed to eliminate \$534,000 in debt despite an annual income of \$336,000.

Yet, most people who file for bankruptcy do not make six-figure salaries. Boston-based bankruptcy attorney Warren Agin notes that "most people who are in bankruptcy are here for one of two reasons. First, most have experienced a life event that made it impossible to pay back their debts. For example, a woman loses her husband, who made lots of money, and she cannot pay back debts; or someone loses a job; or someone develops a serious illness and can no longer work."

The second group of people who file for bankruptcy, says Agin, are people "who got into trouble not because of a life event but because they incurred more and more debt each year and have reached the point where it has become impossible for them to pay it back."

Indeed, consumer advocates often see the bankruptcy laws as offering an important safety valve — a way out for consumers, especially if, as New York attorney James Shewick, puts it, "they can't pay off debts after two years using disposable income on a strict budget."

Agin notes that most bankruptcy clients are people who have gone through credit counseling and have tried to pay back the money they owe. They simply cannot. "And even when they have these high debts, they can still get credit. Even when they are in bankruptcy proceedings, they

are getting credit solicitations from credit card companies. Some companies even offer them credit right after bankruptcy is complete."

Most people who file for bankruptcy do so, says Agin, because they are desperate. They come to the office crying, telling stories of their efforts to pay their debts.

"Debt is a de-politicizing force," says Henwood. "People see indebtedness as a personal failing, and they suffer in silence." Instead, they should be angry at a system that lets them pile on so much debt, and at finance companies that charge so much interest.

As Henwood sees it, "Credit card companies make oodles of money. They charge 15 percent interest on average and pay 5 percent. They make 10 percent. They will give cards to everyone. They are just complete bloodsuckers. They want it both ways. They want to be able to give cards to anyone and to get all of their return."

Warren Agin agrees. "Many people do not realize that, when using a credit card, you are using very expensive money. If you cannot bring your balance to zero at the end of the month, you shouldn't use the card. But credit companies sell the idea that people can use credit to live a better lifestyle and this is simply not true. Many people have credit card debt that is equal to their yearly salary and they are still getting credit card offers. In certain segments of the credit card industry, there is no credit scoring. The companies don't check and don't care. The cards bank on people getting into debt and paying high balances."

As Economic Policy Institute's Schmitt explains, America's bankruptcy laws "are one of the few things about this country that we do extremely well." Bankruptcy laws give people a second chance. "This allows people to take risks and to try new things. So if you fail in a business or your finances get out of hand, you can go bankrupt, go through probation and then

get back on your feet."

Some people see the increase in the number of bankruptcy filings as proof that consumers are taking advantage of lax laws. A couple different House and Senate bills, loosely called the Bankruptcy Reform Act of 1998, seek to make the bankruptcy laws more stringent than they are. The reforms are designed to prevent people from abusing the system and to require people who have the ability to pay back

"I'd love to see a bill that says that companies cannot cold call, can't use mass mailings, cannot pre-approve consumers, and cannot send those ready checks with their high interest rates."

— Warren Agin

their debts to do so. Agin believes that there is little abuse of the current laws; people who file for chapter 7 have no assets. The bills, he says, were essentially drafted by the credit card industry. Ultimately, Agin believes, "changes would make bankruptcy law so complicated that many people would not be able to file. Attorneys and judges think this is a bad statute — and a terrible thing for consumers."

President Clinton has vowed to veto the bill, so change is unlikely at the current time.

Muzzle credit card marketing?

Instead of new bankruptcy laws, says Agin, what we really should be doing "is systematically changing the way credit cards market. I'd love to see a bill that says that companies cannot cold call, can't use mass mailings, cannot pre-approve consumers, and cannot send those ready checks with their high interest rates."

Nan Stone, however, hesitates to put in place laws that prohibit certain market ac-

tions. "Personally," she explains, "I have issues with unrestricted multiple mailings to people but I would be loathe to set up some sort of super agency that would control who will have credit. After all," she notes, "the openness makes it possible for people to spend and have more opportunities."

She would instead like to see a financial system that makes business decisions based on ethics. "We need people behaving responsibly in all activities of life, including business decision-making. A free enterprise system is not perfect, but it's better than the alternative. That said, the burden is on individuals to make responsible decisions, to have a sense of reciprocity and obligation to other people."

For many, this sense of human responsibility and reciprocity needs to extend beyond the personal level to the level of social policy. That is, while it is important that everyone be kind to his or her neighbor and ethical with the people with whom he or she does business, it is also essential that society make necessary changes to alleviate inequality.

As Schmitt puts it, "Essentially, we have a very unequal society. The increase in debt today isn't that people are less careful about finances than they were in the past; the increase in debt comes because people need debt to maintain a certain standard of living. What we need to do is allow wages to grow in line with the productivity of the economy."

Alleviating debt, says Schmitt, is, in a way, simple: Increase wages for middle-income and poor people. "We need," he says, "a significant redistribution from top to middle to bottom." Once complete, he believes, bankruptcy rates would return to past levels, household debt would decrease, savings would increase, people would work fewer hours and households — that is, families — would, most likely, find life easier — and happier.

TW

Should Social Security play the stock market?

There are, says Robert Reischauer, senior fellow in economic studies at the Brookings Institution, “three and only three ways to close Social Security’s long-run fiscal deficit. Taxes can be raised, benefits can be reduced, or the return on the trust fund’s reserves can be increased.”

Almost all discussion of reform has focused on the third option: increasing return by investing Social Security funds in the stock market. Reischauer believes that a portion of the fund could be invested in private assets, and that controls could be placed on this investment to prevent political factors — lobbyists and so on — from influencing the investment. Other economists are less sure that political factors can be controlled. Moreover, they are unconvinced that private investment of Social Security funds will solve the current crisis.

Economist Ellen Frank, a member of the *Dollars and Sense* collective, explains: “Since the 1980s, American workers have been paying more into the Social Security system than retirees are taking out. These excess payroll taxes, now running at about \$100 billion per year, go to the Social Security trust fund, ‘saved’ for the coming baby-boom retirement, when there will be as few as two workers for every retiree. The trust fund now contains some \$900 billion; by 2021, it will be worth nearly \$4 trillion dollars.

“The Social Security Administration (SSA) predicts that sometime early in the 21st century, workers’ payroll taxes will equal only three-quarters of the benefits currently legislated for retirees. To cover this potential shortfall, the SSA plans gradually to spend down the trust fund, until 10 or 20 or 30 years later, depending on whose numbers you believe, the \$4

trillion runs out. This, in a nutshell, is the Social Security ‘crisis.’”

A Republican plan to solve the crisis involves investing the trust fund in the stock market to make it grow faster and last longer. A Clinton plan, though slightly different, relies on this same investment strategy. Frank sees some problems with this plan, because the stock market is risky. The boom that exists now, funded primarily on debt, may not last.

Moreover, private investment will not be enough to resolve the crisis. Even proponents of stock market investment of Social Security funds recognize this. These same economists also propose Reischauer’s second option: cutting benefits by raising the retirement age to 67 and reducing cost-of-living adjustments. Some propose drastic benefit cuts, from the average \$700 a month today to about \$400 a month. There is also talk of raising the retirement age to 70.

Aside from the risk of private investment, Frank sees another, and more important, problem with playing the stock market: The Social Security trust fund itself exists primarily on paper. There is really nothing to invest in stocks. When workers pay into the fund, money goes to the U.S. Treasury, which spends it and issues bonds. There is no large sum of money sitting in a vault in the Treasury Department. The fund is used as it is collected, paying for roads, schools, welfare, defense weapons and so on. Frank explains, “When the bonds are cashed in, in 2020, the Treasury won’t have money for them unless it taxes people again or prints more cash.”

So, asks Frank, why are we saving these extra taxes if doing so really will not ease the baby boom retirement burden? She argues that the Social Security trust fund, sold to taxpayers by Ronald Reagan, serves to “disguise the shift of federal tax burdens

from the wealthy to those with moderate and low incomes. Nearly one-third of federal revenues derive from the payroll tax, perhaps the most regressive of all federal taxes.” The one-fifth not needed for current Social Security benefits right now is used in government spending.

Paul Precht, also from *Dollars and Sense*, proposes another solution, the first option that Reischauer mentioned: Increase taxes, but not on everyone, only on the rich. If there is not enough money in the Social Security fund, asks Precht, “why not increase Social Security taxes on the wealthy — only their first \$68,400 of wage income is currently taxed.” Why not tax all of it?

Frank makes a compelling plea: “All the trust funds in the world cannot change the fact that, in 20 years or so, the task of caring for the growing ranks of the aged will fall, inevitably, to the younger generation and will require their labor, energy and commitment. If the workers of the 21st century are ill-fed and uneducated, if the environment is ravaged, the air unbreathable, the climate hostile to health, the aged will languish, regardless of the money put aside today. As a society, the U.S. is not well set up to care for an aging population and there is no reason to believe that throwing money at Wall Street will improve this situation. We lack affordable and accessible housing and transportation; pollution and climate change are taking a harsh toll on the elderly; Medicare is riddled with fraud and our nursing homes are a national disgrace.

“Imagine how secure our retirees could be made if funds were used to construct housing, train scientists, clean up the environment, build public health facilities and educate future workers.”

— Camille Colatosti

Who says the economy is booming?

An interview with John Stauber

by Jane Slaughter

When I interviewed John Stauber, he'd just returned from a meeting of CJD Voice, an organization of people whose family members have died of the human equivalent of mad cow disease. The public relations campaign to deny the possibility of this disease in the U.S. was one of the most effective in recent memory, with the livestock industry, its public relations firms, and the U.S. Department of Agriculture working together to keep Americans in the dark about the risks.

Stauber is co-author, with Sheldon Rampton, of Mad Cow USA: Could the Nightmare Happen Here? as well as Toxic Sludge Is Good for You! Lies, Damn Lies and the Public Relations Industry. Through the Center for Media and Democracy, a small nonprofit based in Madison, Wis., Stauber reports on how the multibillion-dollar public relations industry manipulates public opinion and the flow of information.

T.W.: Before we talk about how the happy-face economy is promoted and sold, why don't you start off by telling the story of one of the most effective public relations stunts in recent history, the events held in October 1990 to propel the U.S. into the Gulf War?

John Stauber: At the time, virtually no one in the country had any idea of the extent to which pro-war sentiment was paid for and mobilized by the ruling family of Kuwait, using what was then the world's largest public relations firm, Hill & Knowlton. It wasn't till a year after the war ended that

a reporter named John MacArthur revealed in the *New York Times* that Hill & Knowlton had pulled a stunt that had a critical role in influencing the congressional debate and American sentiment on whether or not to support war.

At what appeared to be a congressional hearing on Iraqi atrocities in Kuwait, a very

Most economists would agree that the number one engine fueling the current "good times" is consumer spending and the willingness of consumers to go into debt to make purchases.

young teenage girl was brought to testify. She was identified simply as Nayirah, and the committee was told her actual name had to be kept secret because her family back in occupied Kuwait might be at terrible risk. Nayirah described how she had been a worker in a Kuwaiti hospital working with young infants, and she personally saw hundreds of tiny infants torn out of their incubators, left to die on the floor while these incubators were taken by Iraqi soldiers back to Iraq.

T.W.: Where there was of course a shortage of incubators ...

J.S.: No one was really thinking too critically because it was such a well-orchestrated, heart-rending testimony. Watching this crying girl trying to get out this horrible testimony was a real kick in the gut.

What John MacArthur revealed a year

later was that Nayirah was in fact the daughter of the Kuwaiti ambassador to the U.S., and that it was highly unlikely she was even in the hospital she said she was in when she said she was there. In fact, there was not a shred of evidence that could be produced to support her allegations that even one baby was killed in this way. This had been a classic wartime propaganda stunt to mislead the Congress and especially the American people so that support would swing to going to war against these horrendous baby killers.

T.W.: Does it appear that Hill & Knowlton knew the story was a lie?

J.S.: I think it's obvious that Hill & Knowlton knew it was being fabricated, or scripted it themselves. But partly because of the lock-step way in which the news media in any country tends to follow the lead of its government when it comes to war and peace and foreign policy issues, the media failed to pick up on information available in the PR trade press that the Kuwaitis had hired Hill & Knowlton, a very powerful, well-connected firm with special ties to both political parties; that Craig Fuller, a close personal friend of George Bush and a government official in the Bush Administration, was now working for Hill & Knowlton heading up this campaign; that Frank Mankiewicz, the former Kennedy confidant and George McGovern campaign coordinator, was handling media relations; and that millions of dollars were being spent to purposely mislead the news media, to make sure that U.S. foreign policy moved in the direction dictated by the Bush Administration in its eagerness to go to war. The information was available, but there was no investigative reporting. The propaganda campaign worked beautifully.

T.W.: They swallowed it whole!

J.S.: Whenever I tell this story to an audience, I find that 97 percent has never heard this information, and the other 3 percent just have a hazy recollection that some time

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after the war somebody revealed that some sort of PR stunt was pulled.

T.W.: But everybody remembers the incubators?

J.S.: Yes. I suspect that if you did a survey to find what people remember about that war, you'd find that they remember that the Iraqis even resorted to killing babies in incubators.

T.W.: Is this blatant concoction of a lie a usual tactic that PR firms use to manipulate opinion, or are they usually more subtle?

J.S.: To the average person this would appear to be a horrendous case of organized lying. But to public relations practitioners, the truth is very elusive and malleable. According to the industry, the truth exists in many different versions, and no one has any monopoly or ownership on the truth.

T.W.: How post-modern.

J.S.: Very. And very convenient. So the truth becomes whichever story prevails. In debating PR practitioners about concepts of truth and morality, they say, "You have your truth, I have my truth, those people over there have their various truths, and we all do the best job we can at getting our truths explained and prevailing, and may the truest truths prevail."

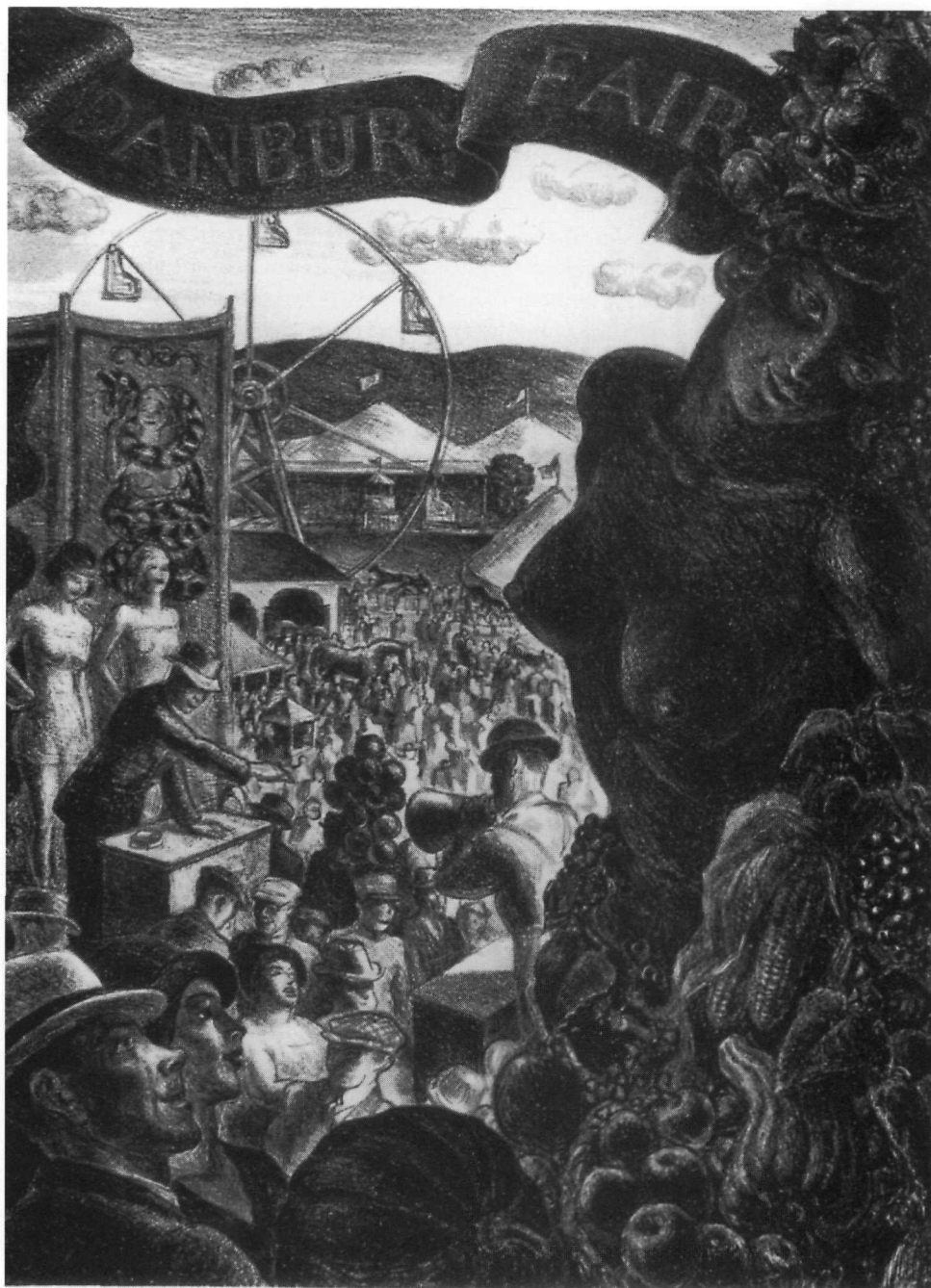
Propaganda exists to make sure that its targets believe and think and act, or don't act, in certain ways. They martial whatever manipulative and rhetorical and political tools they can toward that end. And that becomes rationalized as a noble endeavor, because they also borrow the idea from attorneys that in the "court of public opinion," everyone has a right to representation. Of course, what "everyone" means is "everyone who can afford to hire public relations practitioners."

So, you ask me, is telling outright lies their favorite tactic? No, simply because they don't want to be caught telling out-

right lies. But the overall strategy is to create whatever truths can be created to attain their tactical objectives, which are always to manage and manipulate opinion, behavior, habits, votes.

T.W.: We're always reading and hearing in

the media that the economy is in great shape, the greatest ever. And then on the other hand, polls show that many people feel very insecure. They think it's quite likely they'll be downsized out of a job. So there seems to me a big gap between what



Danbury Fair by John Steuart Curry, 1930

people who are not on Wall Street feel as the reality of their lives, and what they're being told about their lives. What do you know about manipulation of our perceptions of the economy?

J.S.: This is a little like talking about foreign policy issues, where, as I said earlier, you usually have the major political and economic players, the status quo interests, in a fairly strong consensus. To the Fortune 500, to the people who are benefiting from this so-called prosperity, it's critical that a don't-worry-be-happy-keep-spending prosperity prevails. That's what everyone wants to project.

I think everyone is aware of how strange and new and volatile the global financial world is, and the one biggest concern for U.S. economic institutions and politicians across the board is that consumer confidence remain high. Most economists would agree that the number one engine fueling the current "good times" is consumer spending and the willingness of consumers to go into debt to make purchases.

If you look back at the severe stock market dip last October, with recessions and financial crashes around the world, especially in Asia and Russia, you would have expected the American economy to get caught up. But it didn't, and in retrospect the reason is the ability of Alan Greenspan and the Clinton Administration to send out a strong message of consumer confidence. Consumer economic habits didn't change, the cutback in interest rates sent a strong message, and consumers literally bought the U.S. out of any sort of recession.

But in terms of specific public relations campaigns that are funded by industries or government to keep the happy-face façade on all this and keep hidden the fact that the rich are getting richer at a record pace and that gross poverty persists, I'm not aware of those campaigns.

T.W.: Are you saying that the government doesn't need to contract with Hill &

Knowlton because the consensus is so great that the people who run the media just run these stories on their own, without being massaged by PR professionals?

J.S.: What we typically find, Sheldon and I, when we research an area, is that once you force your way behind the surface you're usually shocked at the extent to which the issues are being managed and manipulated. I would say that if some investigators looked at the propaganda

There are these consensus economic issues, like moving people off welfare, that Clinton has pioneered. It's unclear what the human consequences are, and it's unclear that anyone in government or economic structures cares, as long as large sections of Los Angeles and Detroit aren't burning.

machine behind the feel-good economic news, and looked at some of the major Wall Street players and trade associations and the U.S. Chamber of Commerce and the Clinton Administration, you would see a number of propaganda machines that are cranking out messages that are designed to influence public perception and public behavior on the economy.

But it's a consensus issue because it's to the advantage of upper-class and upper-middle-class people, including journalists making six-figure salaries, to keep the good times going. There's a strong awareness now that the good times that these people are seeing are based on keeping a happy face on the economy.

Now, that's usually true. It's not usually

in the best interests of any politician or established economic interest to say, "Look folks, there's some really bad economic news on the horizon." Think back to Jimmy Carter and the oil crisis and his fireside chats with this sweater, saying to Americans, "We've got to get used to conserving, to cutting back, to dealing with limits." That's not a message anyone wants to hear. The liberal economic system is built on the idea that we need to keep the pie expanding, rather than starting to proportion the pieces more equitably.

It seems to me that Clinton-Gore are continuing the Reagan trickle-down approach. There are these consensus economic issues, like moving people off welfare, that Clinton has pioneered. It's unclear what the human consequences are, and it's unclear that anyone in government or economic structures cares, as long as large sections of Los Angeles and Detroit aren't burning.

T.W.: Just let those people drop off the face of the earth?

J.S.: The sands are shifting so quickly for everyone that it's very difficult to get a handle on where this global economy is going. The downsizing, for instance, that looked so severe and so painful, is now cast historically as a brilliant move that was wonderful for the economy.

T.W.: "The economy" being something that is separate from "human beings."

J.S.: The Clinton Administration from day one has been in love with the global economy, with its push for free trade, GATT and NAFTA and its commitment to high technology industries, whether it's Silicon Valley or biotechnology. The people who run the Clinton-Gore Administration are right out of Wall Street. There's been a political battle between them and the large sectors that represent everyday working Americans, from Ralph Nader to unions and farm groups. And the Clinton Administration has won that struggle, at least temporarily.

T.W.: Just how big is the public relations industry?

J.S.: The public relations industry is huge and pervasive but also very invisible, and it strives for invisibility. One estimate is that there are 170,000 professional PR practitioners in the U.S., working for firms, government agencies, nonprofits. For Burson-Marsteller, the world's largest public relations firm now, in 1997 their net fees, after expenses, were \$264,545,502. They had 2,129 employees and they operated in over 30 countries. Most of the big public relations firms are now owned by giant advertising companies. Burson-Marsteller, for instance, is owned by the Young & Rubicam advertising company.

Both advertising and public relations are forms of propaganda, the difference being that advertising is very much in our faces. If we turn on the TV and there's an ad, hopefully something in our critical consciousness says, "Don't believe this, it's an ad." It's cleverly designed to manipulate you into buying a product or voting for a candidate or thinking in a certain way — but it's an ad.

The whole idea of public relations is to slip below that critical screen and place the message in the mouths of people we trust. So when the plastics industry or the cattle industry or the pesticide industry needs to be believed on an issue of public health or food safety, they are likely to contact Dr. C. Everett Koop, the former Surgeon General, who is, surveys show, one of the most trusted public figures in America. And if Dr. Koop says pesticides are safe, or we have no mad-cow disease risks in the U.S., that's believable. He's reported and he's respected, when in fact that message has been delivered at the behest of industry.

The same thing works with journalism: If you see on the evening news a report about a promising new drug, you think a reporter investigated that. They went out and gathered information, they looked at all sides, and they put together this three-

minute piece. In fact, that very probably was a VNR — a video news release, of which probably 10,000 are produced every year. They look like news stories, but they're paid for by a drug company, produced by its public relations firm, and delivered via satellite to the TV news director, who airs it as news.

To my knowledge, there isn't a single TV news department in the U.S. that does not use video news releases, and there's not

To my knowledge, there isn't a single TV news department in the U.S. that does not use video news releases, and there's not a single one that identifies on the screen to viewers that this isn't news.

a single one that identifies on the screen to viewers that this isn't news, it's public relations.

The networks use them too. At the network level the firm will work with a particular reporter or show to give them an exclusive. They'll sit down and customize a story for the *Wall Street Journal* or one of the network news programs. It'll look like it's been an awful lot of work by the journalist, when in fact it was an awful lot of work by the public relations firm, which succeeded tremendously because the journalist cooperated and passed on the story.

There's so much dependency on corporate advertisers and their public relations experts to provide the content that "the news" has become pretty much a joke. Good reporters tend to be the exception.

T.W.: What percentage of the news in a daily newspaper comes directly from a PR firm?

J.S.: It's fluid, but a few academic studies have found that anywhere from 40 to 80

percent of what you see, hear or read as news is either the direct result of a public relations campaign or very heavily influenced by public relations.

The really insidious and evil aspect of the video news release is that the journalists, the TV news directors, are perpetrating the deception. If you call the public relations firms and say, "These video news releases are fake news," they say, "Hey, we're a public relations firm. This is what we do. If you've got a gripe, call the TV news directors." And they're absolutely right. Throughout radio and television this is a growing phenomenon.

T.W.: Are there tell-tale signs so the viewer or the reader can spot PR masquerading as news?

J.S.: The typical VNR format is: "We have promising news about a new drug. If you're a sufferer from a certain type of cancer, the good news is there's a new drug under development." Then they go to a doctor or a medical ethicist, somebody the public is going to trust, who says, "If we can just get this approved and on the market, it's going to save lives." Then they might go to somebody who is suffering from a disease that this drug is apparently going to cure. Then they come back to a reporter who doesn't work for the local station, or to a local reporter who's not on camera with these figures — after all, this is the Satellite News Room — and he or she reads a script that says, "We're extremely hopeful that this will be approved, and we'll keep you posted." Then they move back to the news anchor, who says, "Thank you, Jeff," or "Thank you, Cindy, that was an extremely encouraging report." This is feel-good news.

T.W.: In your book you describe a typology of activists. The PR firms who defend corporations help them divide the critics into three categories.

J.S.: One of the firms specializing in intelligence-gathering on activists is a firm called Mongoven, Biscoe & Duchin. They work

for maybe a quarter of the hundred largest companies in the world, monitoring activist issues across the board, everything from human rights to environment to local toxics issues to biotechnology to organic farming to church groups. They specialize in a divide-and-conquer strategy whereby they, on behalf of their clients, engineer a deal that can get described as a win-win solution to a problem — both sides happy — but inevitably, in retrospect, is revealed as a major public relations victory for the corporation. The way they do that is by gathering intelligence on activists, and they classify them into three categories.

First is “the radicals.” The radicals may actually be very politically conservative. They may not view themselves as radicals, but they advocate a fundamental solution to the problem — they don’t want the toxic dump made “as safe as possible,” they want the toxic dump not constructed. They don’t want the Nestle company to do a more socially responsible job of marketing its infant formula, they want the marketing of infant formula in Third World countries stopped. The name of the game is to marginalize and defeat the radicals.

The way that’s done is by identifying two other groups: the “idealists” and the “realists.” The idealists, Mongoven, Biscoe, Duchin say, are often church people. They’ve listened to the radicals and are really concerned, and tend to agree with the radicals that there’s a serious problem, people are getting hurt, and it needs to be fixed.

The third group, on which the entire strategy hinges, are the so-called “realists.” The realists often work for nonprofit organizations or government agencies. They tend to be people who are perceived as working for social change, but who in reality are working to sit down with corporations and cut a deal.

So the way the scheme is run, the corporation goes to the realists and says, “Look,

we’ve got a problem here. We recognize it, but we’re not going to give in to these radicals. We have our rights too. Isn’t there some deal we can cut?” They begin talking with the realists, and they come to an understanding.

The public relations industry views large, nonprofit environmental organizations, like the Environmental Defense Fund, as essentially groups that have often sold out in the past and are willing to continue to sell out to stay in business. Because these are large, multimillion-dollar businesses that just happen to be organized as nonprofits and to be in the business of convincing their

The idealists, Mongoven, Biscoe, Duchin say, are often church people. They’ve listened to the radicals and are really concerned, and tend to agree that there’s a serious problem, people are getting hurt, and it needs to be fixed.

contributors and the public that they’re advancing a public-interest agenda. But in order to do that, they have to have victories, and one way you can get victories is by cutting deals with corporations.

So there’s a need for large, nonprofit public-interest organizations to be able to say, “We aren’t like those wild, idealistic radicals who can’t get anything done and are saying nasty things about the free enterprise system. We are actually accomplishing something.”

A good example of this strategy working is the arrangement — the partnership — between McDonald’s and the Environmental Defense Fund. McDonald’s was finally forced to get rid of that wasteful,

polluting plastic clamshell that engulfed every hamburger they sold. They were forced to do that by a grassroots campaign, but they gave the credit to the Environmental Defense Fund. And the Environmental Defense Fund praised McDonald’s as one of the world’s most environmentally responsible companies.

So there’s a huge payoff when this strategy works properly. But the key is identifying the realists, and once you’ve got a deal in the works with the realists, you bring in the idealists. Mongoven, Biscoe, Duchin say you have to be very, very careful in handling the idealists, because, after all, these are people who aren’t doing what they’re doing for money; they’re doing it out of the best human intentions — empathy and concern and wanting to see things better. The way, they say, to get to the idealists is to identify leaders who can be convinced that the radicals are wrong and the realists are right. Once you bring the idealists on board with the win-win solution, the radicals are completely marginalized.

This type of campaign is used in almost every contentious situation where corporations are up to no good and somebody’s organizing to stop them.

T.W.: What can groups without much money do to counter corporate PR, and get the media to cover their point of view?

J.S.: We recommend a book called *Guerilla PR* by Michael Levine, who is in no way a radical social activist. He’s a 46-year-old, right-leaning Hollywood publicist. He wrote this book not for citizens or activists necessarily, but for anyone who wants to launch a publicity campaign for the work they do, whether it’s selling a hula hoop or trying to address an injustice.

He says, “Look, you’re the expert. You know your issue better than anyone else, and public relations isn’t rocket science. There’s a whole bunch of publicity techniques that are rather simple if you


just know what they are, and here's what they are."

Also, it's most important for citizen activists to learn media relations skills. Reporters are individual human beings who are very approachable.

If you feel that the local TV station or newspaper is doing an inadequate job of reporting an issue, it's very important to get on them. That's what the public relations firms do — they use a carrot-and-stick approach. Of course, they're probably working for a company that's also spending huge amounts of money advertising in that newspaper or on that TV station, and have other ways of behind-the-scenes influencing news coverage.

But appealing to the civic responsibility of editors and journalists to get the whole story, and criticizing and complaining and monitoring the media, these are all fairly inexpensive techniques.

What happens is that all too often people at the grassroots don't really understand how media relations and publicity work. A typical reporter at a medium-sized paper gets anywhere from 20 to 50 to 100 PR contacts in a given day. Somebody types up a news release, they might just blindly send it, and then when the media doesn't get it because it's buried under a blizzard of professional phone calls and professional news releases, community activists often just throw up their hands and say, "Well, see, it's the corporate media again, they're not going to do anything for us." But calling an editor, calling a reporter, setting up a meeting, sitting down with them, monitoring their coverage, giving them feedback—all these techniques are completely above-board and need to be used.

To contact the Center for Media and Democracy, or subscribe to the quarterly PR Watch, write to 3318 Gregory St., Madison, WI 53711. Phone 608-233-346. Email 74250.735@compuserve.com. Website: <http://www.prwatch.org/> 

Anti-native violence

In response to violence against native people following the recent hunting of a whale by Makah people, a "Declaration Against Racism" is being circulated by a group called Settlers In Support of Indigenous Sovereignty. While allowing for differences of opinion regarding the whale hunt itself, signers affirm that they are "united in our condemnation of the racist tactics which are being used to oppose the hunt."

According to the declaration, "the backlash has included bomb threats against native schools, and threats to shoot native people as 'revenge' for the whale. Native people have been refused service by white owners of stores and other businesses in the Pacific Northwest. One native man was beaten so badly he is now in a wheelchair."

The declaration reads, in part:

"(1) Racism in all forms must be opposed. We reject any attempts by environmentalists, animal rights activists, or any other groups to use racism to gain support for a cause.

"(2) We call on all groups and individuals concerned about the whaling to take a strong stand against the racist backlash that is currently happening as a result of racist and inflammatory rhetoric used by environmental and animal rights groups such as the Sea Shepherd Society.

"(3) We recognize and support the sovereignty of all native nations, including the Makah. We reject attempts to use this whale hunt to undermine native nations struggling to assert their sovereignty.

"We reject the polarization of this issue into 'Makah vs. the whales.' We believe that this oversimplification of the Makah whale hunt plays up racist stereotypes instead of addressing questions of animal exploitation."

To sign the declaration, contact <sisis@envirolink.org>.

Organic school lunches

In the Farmers' Market Salad Bar Program in the Santa Monica-Malibu Unified School District, about 75 percent of the produce is organic. This includes lettuce, carrots, strawberries, celery, raisins, sprouts and sunflower seeds. The district prioritizes purchasing organic for items that have been found to have high pesticide residues.

The program, begun two years ago, is available in nine schools, and accounts for about a third of the total meals served at these schools.

Although the cost of organic produce is usually higher, the overall salad bar cost is lower than the cost of the district's hot meals (42 cents compared to 58 cents). In addition, the program has drawn adults, who pay more for their meals, into the cafeteria to purchase school lunches.

More information on this program is available from Michelle Mascarenhas, <mm@oxy.edu>.

Disenfranchised in the U.S.

The U.S. is now "the only 'democracy' that denies people the right to vote after their prison sentences," *Dollars and Sense* magazine reports. According to Human Rights Watch, one-third of the disenfranchised are black men. Prisoners are denied the vote in 46 states; parolees in 32 states; and probationers in 29 states. Fourteen states permanently bar ex-convicts from voting.

"Lawyer Andrew Shapiro observes, 'an 18-year-old first-time offender who trades a guilty plea for a lenient nonprison sentence (as almost all first-timers do, whether or not they are guilty) may unwittingly sacrifice forever his right to vote.'"

short takes

The unfulfilled promise of 'free trade'

by Grace Braley

"People don't know about the millions of new jobs or the bigger paychecks that export-related jobs pay. ... We want every man, woman and child in America to understand that trade is good for them," said U.S. Secretary of Commerce, William M. Daley. He was on a late spring campaign to build support for administration trade policies. A yellow van of protesters followed his caravan from Boston to Fall River and then to Rhode Island. *The Wall Street Journal* took notice and reported it. In Chicago, there were more protesters, and the *Chicago Sun-Times* said, "Daley is facing considerable skepticism from the American public."

As seen by people like the protesters chasing Secretary Daley, there are neither new jobs nor bigger paychecks. For many, wages are frozen or even cut by a company threat to move to Mexico.

Statistically, U.S. wages have decreased 3 percent in 10 years when adjusted for inflation. A family which used to be able to meet basic needs and take a vacation every year now finds itself dependent on two salaries and more working hours, and still has difficulty meeting the cost of essentials — food, utilities, insurance, transportation. This is as true in Mexico as in the U.S., except the gap in purchasing power is far greater for the Mexican family. Research by the National Association of Commercial Enterprises in 1996 showed that consumption of basic foods in Mexico had declined 29 percent in 18 months, with the price of beans increasing 240 percent, edible oils 70 percent, pasta 102 percent. Government reports indicated that 158,000

children under age 5 were dying yearly of diseases associated with malnutrition. As more than 28,000 businesses went bankrupt, a member of a national union said wages had fallen 35 percent over five years from 1993 to 1997.

For Enrique Rivera, the 1994 *peso* devaluation meant that he couldn't afford to buy the material to make *muchilas* (shoulder bags). "I used to get the basic materials from the U.S. and Taiwan, costing \$5 a bag, which I sold for \$10. Now the price increases every month. It costs \$10 to make the bag but there is no market to sell at \$20. People come asking for used bags or for me to repair their bags."

Several hundred thousand U.S. jobs have been lost during the 1990s period of free trade with Mexico and Canada.

Street markets were full of cheap imports. He let three workers go. His sewing machines were idled. He sold sandwiches for awhile, then found work with a messenger service to support his wife and four teenagers.

David Francis of the *Christian Science Monitor* wrote last May that in industrial nations, "corporate stocks have risen \$7 trillion in value since last October." But such prosperity eludes families and individuals in the U.S. who can't even afford health insurance, some 41 million people.

Several hundred thousand U.S. jobs have been lost during the 1990s period of free trade with Mexico and Canada. The AFL-CIO claimed a loss of 220,000 to 420,000 jobs by 1997, while the Department of

Labor certified that 214,902 workers had lost their jobs by December, 1998, due to NAFTA (North American Free Trade Agreement), which took effect in 1994. Accounting for new jobs created as a result of NAFTA has been elusive. Perhaps half a million new jobs emerged in the U.S., but Public Citizen Global Trade Watch claims they are not due to NAFTA and reports that Daley's Commerce Department canceled its survey of companies before 1997 because so few jobs could be attributed to NAFTA. From California to Massachusetts, business and government claim that there are more export dollars and better productivity, but not more jobs. For example, as of 1997, Pennsylvania was one of the top 10 states to have increased exports. However, it is also one of the top five in certified loss of jobs, according to statements by researcher Paul Kengor of the Allegheny Institute for Public Policy.

Two hundred workers were fired when Swingline Staple closed its Long Island City, N.Y., factory in mid-1997, moving production to Mexico. One Swingline employee, Nancy DeWent, a single mother of a 9-year-old boy, had been with the company for 20 years and was earning \$11.58 an hour. She is quoted in the *Christian Science Monitor* saying, "I don't know what I'm going to do — they've taken just about everything away but my pride."

Mattel, the toy maker, claimed in 1993 testimony before the House Ways and Means Subcommittee on Trade that NAFTA would have a very positive effect on its more than 2000 U.S. employees. But in 1995, the Labor Department certified that 520 workers from Mattel's Medina, N.Y., facility were laid off due to increased company imports from Mexico.

Hundreds of accounts such as these add up to the enormous job loss. In the international picture, China keeps export prices low by using prison labor, a practice that has also become a growing trend in the U.S.

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Thousands of young women in China, Bangladesh, Thailand, Burma, the Northern Marianas, migrate to work in factories where they experience terrible working conditions and even worse living conditions in residential dorms.

In 1996, in an address to Maine Business for Social Responsibility, CEO Bruce Klatsky of Phillips-Van Heusen offered a reason for locating U.S. factories overseas: "Why are we in places like Honduras? To stay competitive. ... We must manufacture in this country or our American associates will suffer and so will business."

Likewise, when Allied Signal CEO Lawrence Bossidy was asked by CNN anchor Lou Dobbs in 1993, "Do you think jobs will move to Mexico [under NAFTA]?" he answered that he thought the jobs had already moved. Less than two years later, according to a *CovertAction Quarterly* report, Allied Signal workers in Ohio, Texas and North Carolina were certified as displaced by the company's move to expand its Mexican plants.

The lines that connect globalization to the local market are complex. Each trade agreement overrides national legislation, requiring that laws interfering with implementation must be changed or eliminated. The World Trade Organization (WTO) is a global trade body which grew out of the GATT (General Agreement on Tariffs and Trade). It makes legally binding agreements and mediates disputes over trade barriers. According to a Public Citizen Global Trade Watch report, there has already been a WTO ruling that forced the U.S. to make changes in the Clean Air Act. And the threat of involving the WTO also convinced the U.S. to modify the Marine Mammal Protection Act and lift regulations protecting dolphins from tuna fishermen.

U.S. companies have also been on the offensive. Gerber Products Company, for example, threatened a GATT/WTO challenge (through the U.S. State Depart-

ment) to a Guatemalan law which prohibits pictures of babies on labels of baby food. Although infant mortality rates had dropped after the law passed and UNICEF had held the legislation up as a model, the Guatemalan government was intimidated into exempting imported baby food from its stringent infant health laws.

Loss of environmental and health protections has not deterred first world nations, who hope to initiate a "millennium round" of trade "liberalization" at a World Trade Organization meeting of ministers from 134 nations at the end of November in Seattle. Among items on the agenda may be proposals to open up global investment without local restrictions, eliminate tariffs on wood products and change policies in agriculture and intellectual property rights. According to a report from Martin Khor of the Philippine-based Third World Network, "Developing countries will be pushed to give up more and more of existing policies that protect their domestic economies, and allow foreign firms the right to take



Rally against North American Free Trade Agreement, Lansing, Mich., September 1993

Jim West

over their national markets. ... Developing nations would no longer be able to give preferences or protections to local investors, firms or farmers."

As South African president Nelson Mandela, asked at the February, 1999, World Economic Forum in Davos, Switzerland, "Is globalization only to benefit the powerful and the financiers, speculators and traders? Does it offer nothing to men, women and children who are ravaged by the violence of poverty?"

TW

Searching for economic alternatives

by Peter Werbe

I tused to be that the only debt considered admirable was a home mortgage, which was viewed not only as the basis of family and community, but also, ultimately, as a good investment. Thrift, along with sobriety and decency, was encouraged as a virtue. If you wanted an item, you "saved up" until you had enough money to buy it. Or you went to a neighborhood department store and put what you wanted on Lay-Away, making weekly, non-interest payments until you reached the purchase price and could take it home.

Now, being "maxed out" on your credit card — at the limit of what you can charge — is something almost taken for granted by many people. There's even a television show that seems like a parody of the modern credit predicament on the Lifetime Channel, unabashedly called "Debt." The object of the program is to win enough to pay off what the contestant owes on their credit card.

Indeed, credit cards have become so ubiquitous that thoughts of alternatives become difficult.

Need for consumer education

Mike Hudson, author of *Merchants of Misery: How Corporate America Profits from Poverty* (Common Courage Press, 1996) thinks a good way to start is consumer education. "Only a small portion of cardholders understand what APR [annual percentage rate] is," he says. "It's pitiful."

For instance, if you charge \$2,500 and pay only the minimum required monthly payment, it would take 34 years to pay off the balance. Hudson urges shopping around

for the best available rate and to pay off the monthly balance, something that is good advice but often difficult for those on the lower levels of the financial pyramid.

He also advises people to stay away from rent-to-own centers and pawn shops. These establishments cater to the working class and poor, but also prey on them. Pawn shops can legally charge an APR of up to 300 percent, and rent-to-own deals frequently wind up costing the consumer nearly three times an item's retail value.

*Although most reports
of the Grameen microcredit
experiment and its many
emulators give them
a glowing thumbs up, some
people remain skeptical.*

Commitment to savings

Jane D'Arista, director of programs at the Financial Markets Center in Philomont, Va., advocates a role for credit unions in avoiding high interest rates. Credit cards from these financial institutions often carry a manageable 10 percent APR as opposed to the whopping 17 percent for cards issued through banks.

She also thinks the role of credit unions could be expanded so that they are organized much like the banks that currently issue cards, but with a twist that would encourage thrift and limited indebtedness. "You would need a group of people who were committed to saving," she proposes, and "you would receive a credit line on the basis of how much you save."

This would maintain the convenience of cards — which are often necessary in the modern consumer market — while allow-

ing the holder to carry a balance without dipping into their savings. "If you ran into difficulty," she says, "the savings would be there to cover the outstanding balance."

D'Arista points out that the Germans resisted credit cards for years on the grounds that it would undercut savings. Currently there is a negative savings rate in the U.S. An incentive for fiscal balance between savings and debt could also come through the tax structure, D'Arista adds. "If you have a savings balance it would lower your taxes, and if you have a credit card balance, it would raise them."

Still, in a globalized economy where three men, including Bill Gates, have more wealth than the poorest 43 countries in the world, efforts to step outside the world of credit cards and cultivate sources of financing and exchange that are not driven by the quest for profit run against the tide.

Microcredit

One such effort to circumvent the current maldistribution of wealth is known as microcredit. This strategy for the alleviation of poverty has its genesis in an effort that began in Bangladesh during the early 1970s. An American-trained Bangladeshi, Muhammad Yunus, realized that lack of access to credit was one of the reasons poor villagers were unable to elevate themselves from the country's grinding poverty. Beginning with loans often under \$5 at 1 percent interest, Yunus' enterprise became the Grameen Bank and has loaned over \$2 billion to 3.5 million poor people, mostly women, since its beginnings.

Often loan seekers are so poor they haven't the collateral to support even a loan from between \$40-\$100, so this brings the community into play. The applicant is encouraged to find a group of four others in her village to also seek loans. The first two are granted the loans and the others help make the fledgling business a success. If after six weeks the first applicants have been making their loans payments, the next two get the money they seek, and after a

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similar amount of time the remaining applicant gets the loan. According to Yunus, this creates a sense of interconnected responsibility that has debt default at lower rates than those banks specializing in lending to the wealthy.

The Grameen model has found expression around the world in such projects as AACION in Latin America, SEWA in India, and in the U.S. at several commercial banks such as the South Shore Bank of Chicago and even smaller institutions like the Waldo County Credit Union in mid-coast Maine. The Spring 1999 *Catholic Peace Voice* mentions similar non-profit microcredit programs such as the Ms. Foundation, the Good Faith Fund (a project of the Arkansas Enterprise Group), the Self-Help Credit Union of North Carolina, the Lakota Fund and Appalachian By Design as examples of local initiatives to jump-start small entrepreneurs.

The dark side of success

As is frequently the case, success stories abound. The Good Faith Fund reports that one of its typical loan recipients — they're 87 percent women and 85 percent African American — managed to parlay a \$5,000 loan into a thriving dry-cleaning business which now employs 10 people. But al-

though most reports of the Grameen experiment and its many emulators give them a glowing thumbs up, some people remain skeptical that such efforts do more than thrust a few people out of poverty and into the small business class. Reacting to the Arkansas case, Doug Henwood, editor of the *Left Business Observer* (LBO) says, "Now she [the dry-cleaning owner] can

mum-wage salaries.

Henwood disputes the capacity of small loans to have a general effect on poverty. "The mythology of microcredit is grossly overblown," he charges. According to him, Grameen's record is nowhere near as good as is claimed. And most of the money, he says, is controlled by men even though its purpose is to empower women.

"They're trying to formalize this informal sector — a bunch of marginal, small businesses — by putting a positive microcredit entrepreneur spin on," he says. "But it's just what poor, Third World people have been doing forever," he says, referring to the pooling of small loans.

But can all of the success stories from Bangladesh to the Mississippi Delta be without any impact on the lot of the poorest people in a nation?

Critics including Henwood agree that selected individuals can alter their economic standing by participation in the loan programs. However, they argue that their main function is a promo-

tion of the 19th-century Horatio Alger raising-one-self-up-by-one's-own-boot-straps myth. Microcredit plays well in the media, according to this argument, because it is market friendly and doesn't require government spending. But ultimately it has



Ultimate Grace by Judith Anderson, 1995

exploit 10 people!" Indeed, many of the businesses funded by microcredit remain on the margins of the American economy, usually situated in poor neighborhoods — and can remain competitive (or even in business) only by paying non-union, mini-

little or no positive effect on the larger social and economic configurations of inequality of wealth or the solution of the problem of indebtedness. For example, Chicago's South Shore Bank is often cited as an example of microcredit success, but a recent Harvard Business School study comparing U.S. Census Bureau data for the South Shore neighborhood compared to similar surrounding neighborhoods shows no evidence of any macro improvement as a result of microcredit funding. According to Henwood, "They come up with a cheery anecdote about a success story here and there, but it's not visible in any study." He thinks it's understandable why: "It's a small amount of money operating at the margins of a very large problem."

Henwood believes the solution to poverty doesn't reside inside an economy which is heavily stratified by class and where wealth is highly disproportionately distributed.

"Ultimately," he asserts, "it's a political question. What poor people need is education, health care, housing and other resources. There's no substitute for public funds." Microcredit, he says, is an attempt to come up with market solutions for what higher wages and a welfare state should accomplish.

Reviving barter

Maybe microcredit won't change the world we live in, but there are some things people can do on the local level to shift the focus — and perhaps, promote change.

One effort to circumvent the lure of credit is the utilization of the old system of barter to substitute for an exchange of cash. A web search turns up over 32,000 entries on bartering, many of them, surprisingly, between corporations, and much of it over the Internet.

One of the best known community bartering programs is the Ithaca (N.Y.) Money System. They've operated since 1991 and have issued over \$60,000 in Ithaca Dollars

with over 2,000 people and 350 businesses earning and spending the alternative currency dubbed Hours.

"We printed our own money because we watched federal dollars come to town, shake a few hands, then leave to buy rainforest lumber and fight wars," explains founder Paul Glover. "Hours help us hire each other to get what we need."

The bills are based on \$10 which is the average wage in Tompkins County, N.Y. They come in five denominations and can buy plumbing, carpentry, electrical work, nursing, chiropractic and child care, and numerous other goods and services. Even

A web search turns up over 32,000 entries on bartering, many of them, surprisingly, between corporations, and much of it over the Internet.

the best restaurants in the quaint college town set in the Upstate Finger Lakes District accept them. The Ithaca Money directory features 1,500 listings of people and businesses cooperating in the system.

Besides supporting neighborhood entrepreneurs, participants become involved in a web of authentic face-to-face friendships, not one based in cyberspace. "We're making a community while making a living," says Glover, who takes pride in the work his plan has done to increase spending locally. He says long-range goals include zero-interest loans, purchasing land to insure it remains as farms, and construction of a community economic development center to be called Hour Town.

The Time Dollar Exchange system

A different sort of bartering system that also emphasizes cash-less, credit card-free neighborhood-based exchanges is Minneapolis' Community Barter Network (CBN).

Established almost four years ago, CBN is a neighbor-to-neighbor exchange of ser-

vices for credits. Members earn credits for everything from shoveling snow to music lessons and child care. Credits are then exchanged for another service offered by a CBN member. The project was set up through the auspices of Pilsbury Neighborhood Services, a large citywide social service agency, which also includes a settlement house. Carole Broad set up the program based on the Time Dollar Exchange system, innovated 10 years ago by D.C. School of Law professor Edgar Cahn. Script is not issued and exchanged because the accounting is done by computer.

Broad says reasons vary for joining CBN. "Often it's solely on a personal level. People are able to get home repairs done, for instance, that they never would have been able to do if cash was required." The 250 participants are primarily white, working class people, two-thirds women, in a racially mixed neighborhood.

Broad also cites the benefit of CBN in building community — the program holds monthly potlucks — as well as keeping the neighborhood's money in the area. Also, she says, "some people take part for philosophical reasons like staying away from government and the almighty dollar."

CBN is expanding and will soon open a store which will carry small household and personal care items which are redeemable through Time Dollars. Cahn's motivation in creating the system stemmed from the philosophical aspect Broad mentions, but also as a way to improve the material and spiritual condition of the poor. In a series of essays about redefining work, he cites Mahatma Gandhi, Mother Teresa and Martin Luther King as inspirations.

"Time Dollars are more than simply an inexpensive way to expand specialized social service programs with volunteers," Cahn asserts. "The Time Dollar currency enables human beings to redefine themselves as assets, each and everyone one with something special to contribute." **TW**

Calling for Jubilee debt relief

by Frank T. Griswold

Once a decade, all bishops of the Anglican Communion — nearly 750, including the 38 heads — meet at what is known as the “Lambeth Conference” to share common worship and celebrate the diversity of backgrounds, cultures and thought represented by our Communion. At our most recent gathering last summer, debt relief for the poorest countries was a chief topic of concern. Those of us from rich nations, like the U.S., Britain and Canada, were challenged to look at the effect of debt on the people of Africa and poor countries elsewhere. Bishops from poor countries were challenged to consider how debt relief could be used in productive ways, benefiting the poorest of society, not squandered. We all had to recognize that both bad lending and bad borrowing contributed to the current crisis.

Despite these challenges, we adopted without dissension a bold statement for the cancellation of unpayable debts to poor countries and for responsible action from debtor and creditor countries, governments and NGOs, to use debt relief to benefit the poorest members of society.

Year of Jubilee

I believe two concerns undergird our statement in support of debt relief — the biblical call for Jubilee, and our ministry to the poor. First, the worldwide movement for debt relief — Jubilee 2000 — draws its inspiration from the biblical texts in Leviticus 25. God speaks to Moses on Mount Sinai of keeping a sabbatical year, working the fields and vineyards for six

years, and then letting the ground rest, recuperate, on the seventh year (Lev. 25:1-7). Many in academia, religious vocations and others continue this cycle today, with sabbaticals every seven years. From this context of Sabbath, God then commands that after seven years times seven, there be a Year of Jubilee on the 50th year. “And you shall hallow the fiftieth year and you shall proclaim liberty throughout the land to all its inhabitants” (Lev. 25: 10). In the Jubilee Year, God calls his children to allow the land to lie fallow, to set slaves free, to return land to its original owners and to cancel debts (Lev. 25: 8-55).

The essence of Jubilee is related to suspending patterns — patterns of work, patterns of domination, patterns of acquisition. It recognizes the need for things to rest, to restore “right relationships” and recover equilibrium in the world. There is little doubt that the Jubilee Year, as described in scripture, eluded Israel as a historical reality. Nonetheless, this notion of suspending the usual patterns, particularly restoring relationships among people and with the earth, remained an important element of early teaching and shaped Jesus’ ministry in his time and beyond. It remains a challenge for us today.

Combating poverty

The second concern, combating poverty, is of course another great challenge to us as people of faith. For me, for the Anglican bishops, and for most advocates for debt relief, the reality that overwhelming debts push the poorest members of our earth deeper and deeper into poverty is cause to take action. These poor countries are caught in a cycle of debt they cannot escape, borrowing more money to make payments on old debts.

Sometimes countries cannot service

all of their debt. But largely they do, and at tremendous human cost. In some cases, paying debt service takes 30-40 percent of their budgets, shifting money away from investments in human development, agriculture, clean water and protecting the environment to pay back rich donor nations.

Should these governments make better spending decisions? Yes, they probably could better prioritize what little they have. But, while we can spend time finding out who is to blame, and plenty of blame can go around, we must recognize that it is the poorest people, mostly without a voice, who end up paying the price for debts taken on without their input or concerns.

And, of course, I believe we should pay our debts as a rule. But, again, that standard must be weighed against the cost of human suffering. In these poorest countries, the abject poverty and human toll is almost unimaginable by U.S. standards. Nearly one billion people live on \$1 a day. One in five children die before their fifth birthday from preventable disease. Such suffering cannot be ignored. Something must be done.

Debt relief for poverty reduction

Fortunately, we can take concrete steps to address the debt crisis, and begin to create conditions in which many of these countries can lift themselves from poverty. I applaud Chairman Leach, a new friend and fellow Episcopalian, and Congressman LaFalce and many others for their introduction of H.R. 1095, the “Debt Relief for Poverty Reduction Act.” This bill is carefully crafted to provide substantial debt relief to those countries that are committed to poverty reduction and good governance. The bill would (1) write off most debt owed to the U.S. by heavily indebted poor countries, (2) make a substantial contribution from the U.S. to the HIPC Initiative, the official debt relief mechanism of the World Bank and IMF, (3) call for significant reforms of the HIPC Initiative, including

Frank T. Griswold is Presiding Bishop of the Episcopal Church (USA). These are excerpts from a statement he made before the House Committee on Banking and Financial Services last June.

providing greater debt relief, faster, for more countries, with greater transparency and civil participation, and (4) create a mechanism by which the money realized from debt relief would be used for poverty reduction, such as education, health care and water sanitation.

I believe this bill fulfills a difficult task. It offers a Jubilee vision of debt relief, moving the U.S. into a position of world leadership on this issue. At the same time, it lifts up Lambeth's call for debt relief to genuinely benefit the poor by creating sophisticated mechanisms for poverty reduction, accountability and good governance. The bill mandates that any country receiving debt relief must

create a Human Development Fund, into which the money that would otherwise have gone to servicing debt is directed for programs to combat poverty and protect the environment.

Civil society, including representatives of NGOs and churches, must be part of the establishment, administration and monitoring of this fund. This approach is modeled on the education fund developed in Uganda where debt relief money has been committed to education. Tanzania has set up a similar education fund, and Zambia proposes directing debt relief to HIV/AIDS treatment and prevention. These developments are cause for celebration. But the aims of these and

other countries cannot be realized without the financial commitment from creditor nations. Without funding, debt relief will not happen. I ask you, our Congress, to support H.R. 1095, to create the U.S. policy and mechanisms for responsible debt relief ... and then I ask you to fund the U.S. share.

Estimates of the cost of this proposal are hard to solidify. But I am encouraged by the fact that the U.S. can purchase back the debts at a fraction of the face value of the original loan, at sometimes as low as 7-10 percent. This means for a relatively small expenditure we can provide a large amount of relief. Rarely are such bargains found that can help so many. **TW**

Getting to enough

by John Zinn

Most of us at one time or another have said in frustration, "Enough is enough!" It is ironic that this is such a common expression since knowing what is enough does not seem to come naturally. In this respect, my problem is books.

In truth, there is nothing that I would rather do than read a book. The reality, however, is that, given other responsibilities and interests, I can at best read 12-18 books a year. However, my purchases of books have had little or nothing to do with my ability to consume or use them. I would guess that, on average, I have easily bought 40-50 books a year. Thought about like this, the bottom line is pretty obvious—a lot of unread books.

There are some very real negatives to this gap between purchases and use. I have bought books on subjects that I was interested in even though I couldn't read them. Over time my interests have

changed and I now own a lot of books that I no longer have any interest in reading. In other words, the money was wasted. Perhaps even more embarrassing is the habit of buying a book in hard cover, not reading it and then seeing it come out in paperback.

Why is this important? It is especially important because money used to acquire more than we need or can use is not available for other things. John D. Rockefeller, the founder of Standard Oil, who was at one time the richest man in the world, understood this clearly. Supposedly (I read this in a book) Rockefeller was once furious with a street car conductor who failed to give him a dime change. Rockefeller, a lifelong tither, told the conductor, "I need that money for overseas missions." That may be a little extreme for someone with that much money, but for us it can be a very serious issue. We only have so much money, not just to give, but to use for very real responsibilities like a college education for children or preparing for our retirement. Money spent on things we don't need or cannot use is money gone forever. And if we use credit card debt to buy

things we don't need we have compounded the problem. Buying something we don't need may be a sin; paying interest to a finance company for something we don't need or can't use has to be a sin!

I have grappled with the book issue for a long time. Since last year I have tried to apply a basic premise. I will only buy a book if I am ready to start reading it immediately. Thus far it is working. I have bought far fewer books and have less incentive to go to Barnes & Noble or Borders. But it is and will be a struggle.

I believe that tithing has helped me to come to grips with this issue. To give away 10 percent of one's income requires more careful management. But what I think is far more important is that giving away 10 percent of one's income makes one much more conscious of the whole issue of our relationship to material things. It doesn't make one any holier or any better than anyone else. But it does help one or force one to think seriously about these issues and ultimately to take action. Or put more simply, tithing can help us get to enough.

John Zinn is treasurer of both the Diocese of Newark and the Episcopal Church Publishing Company board.

Freed to live in radical simplicity

by Bill Wylie-Kellermann

The Street Lawyer, by John Grisham
(NY: Dell Publishing, 1999)

There's a joke that goes like this: The United Way, realizing that it has never received a donation from the city's most successful lawyer, sends a volunteer to visit his expensive office.

"Our research shows that though your annual income is over a million dollars, you don't give a penny to charity. Wouldn't you like to give something back to your community through the United Way?"

The lawyer thinks for a minute and says, "Did your research also show you that my mother is dying after a long, painful illness with huge medical bills far beyond her ability to pay?"

Embarrassed, the United Way rep mumbles, "Oh ... no, we didn't know that."

"Moreover," says the lawyer, "my brother, a disabled veteran, is blind and confined to a wheelchair, unable to support his wife and six children."

The stricken United Way rep begins to stammer an apology, but is cut off.

"Did your research further show that my sister's husband died in a dreadful car accident, leaving her penniless with a mortgage and three children?"

Now humiliated and beaten, the United Way rep says, "I'm so sorry, I had no idea."

But the lawyer continues, "So ... if I don't give money to them, what makes you think I would ever give any to you?"

Perhaps the most striking scene in John Grisham's unexpected novel, *The Street Lawyer*, is when "Mister," a duly angry homeless man, takes nine top-drawer Wash-

ington attorneys hostage at gunpoint in their own posh conference room and orders their tax returns faxed in from the beancounters downstairs. He then proceeds to interrogate them pointedly about their habits of giving. "Not to Yale or the United Way," he says, "but to poor people." They are each remarkably like our friend in the joke, and none have the moral good sense to be embarrassed.

Except one. When the tense opening

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of radical simplicity.*

scene is abruptly and brutally resolved, the blood of the victim is upon our narrator. And it will not let him rest. It drives him in a quest of downward mobility, tracking Mister's story, confronting the spiritual toll his own life has taken, and eventually leading him into a passion, albeit rare among lawyers, for justice. He betrays his class to become a poverty lawyer. Along the way he uncovers an intrigue of high-powered D.C. real estate schemes implicating his own firm deeply in Mister's life and death. He plays street hardball with the firm and in the end the guilty (note: individuals, not structures) get their sweet comeuppance.

Grisham has done a bit of homework, certainly cutting carrots and garlic, stirring the soup in one or more of the D.C. soup kitchens. He has the geography down and his glimpses of streetfolk, in their tender

wiles, thick-skinned endurance and ingenuity, are recognizably lifted from experience.

Not to say that this is great writing. Recently in Washington, I saw Carol Fennelley, a friend who helped found, and ran for years, the Community for Creative Nonviolence shelter which is detailed in the narrative. She was holding a signed copy of the book. I said, "Reads like a screenplay, no?" She replied without dropping a beat, "Perhaps a made-for-TV movie!"

Nor is it likely that Grisham imagined that a saga touching on the political economy of homelessness would be his next holiday blockbuster. Still, one has to wonder about the consequences of such a book on its author. As I think about it I'm astonished at the number of folks I know who have, in fact, cast away fortunes, stock options and securities for a freedom of radical simplicity. William Stringfellow comes to mind, poised for a Harvard-trained career, and making instead for East Harlem and "street law," before there was even a name for it, in the 1950s.

I'd be glad if our novelist felt the call, his spiritual economy vulnerable to moral incursion and even collapse. But then the book contracts and movie rights outrun the billable hours and bonuses of even his fictional partners. His fate is more than likely covered by the disappointing conclusion — a cheery ending about the big firm salving its wounded pride and conscience with a philanthropic program of obligatory *pro bono* work. I'm sure the beancounters will find it deductible.

Grisham's hero, however, goes farther and deeper. Perhaps his best unmitigated wish. Yet to be followed. It is a way not **TM**

review

Bill Wylie-Kellermann is Director of the M.Div. Program for the Seminary Consortium for Urban Pastoral Education in Chicago.

Conduct unbecoming

by Mary E. Hunt

A famous feminist author burst my bubble. I was an impressionable graduate student when this writer whose work I loved came to visit my campus. Her public lecture was characteristically excellent, but up close and personal, over dinner with a small group and in the car between events, she was, how to put it delicately, difficult. She complained about everything, seemed put upon even to be there despite a hefty lecture fee, and acted as if her attentive audience was boorish. I was crushed, having lived with the naive expectation that great artists were necessarily good people. Ah, youth! But it raised for me the matter of what we can expect from whom, an issue I continue to ponder.

Some similar issues surfaced when the dean of Harvard Divinity School, Ronald F. Thiemann, was forced to resign “for conduct unbecoming a dean,” allegedly due to large quantities of pornography found on his computer. What are the parameters of behavior expected for religious and clergy professionals? After all, theologian Paul Tillich was said by his wife to have been a porn aficionado, so perhaps Dean Thiemann felt that he was just another of a long line of prominent theologians who enjoy it. Is it fair to

expect more from someone who created the Center for the Study of Values in Public Life? Perhaps it was only his research! Whatever the circumstances, well beyond my ken, the questions endure far beyond one dean or one institution. They are not trivial; they can cost jobs or even lives.

What are the parameters of behavior expected for religious and clergy professionals? After all, theologian Paul Tillich was said by his wife to have been a porn aficionado, so perhaps Dean Thiemann felt that he was just another of a long line of prominent theologians who enjoy it.

I see these issues in many settings where power and privilege abide. Academics have both. Clergy sexual misconduct is a prime example, but doctors who sexually abuse patients, lawyers who break the law, not to mention presidents who have sex with their interns, bring us up short with a barrage of complicated ethical issues. What can we legitimately expect of whom? Was Luke right when he wrote, “To whom much is given, much is expected”? And if so, who decides what is expected? Judgments are always dicey. Who among us is not capable of behavior that flies in the face of what we represent? I seek some useful ways

to think about such matters so that fairness to all involved results. A great deal has been done to protect those who are victimized, as it should be. But what about situations where reputations are lost over hearsay, jobs threatened by shadows cast by idle gossip? How do we adjudicate cases with competing claims? In the Dean’s case, mixed opinions on pornography and substantive claims to the right to privacy make for difficult judgment calls.

No magic solutions here, but perhaps two suggestive observations will help. They represent a minimalist approach, but I hope that they will start a conversation worth having now that issues of power are well established as relevant to ethical reflection. Consider them a first word, not a last, on a serious topic.

First, I believe that it is legitimate to expect that there will be coherence between what we see and what we get. This is not arrived at easily, but it erases a layer of duplicity so often clouding awareness. Social expectations of people in power are not capricious, but commonsensical. They are often inflated, but they are real and have consequences for which those in power must take some, though not all, responsibility.

For example, patients expect their doctors to practice what they preach about health. Some lose all perspective when the doctor becomes ill, has a heart attack or dies. Intuition plays such tricks. But knowing that example is powerful and that the white coat carries weight, a doctor who is remiss about her/his health conveys a message, however unintended. That is why medical schools now include serious attention to personal well being as part of their curricula.

Religious professionals experience



Keeping Watch

Mary E. Hunt is co-director of the Women’s Alliance for Theology, Ethics and Ritual (WATER) in Silver Spring, Md., <mhunt@hers.com>.

the rub frequently, bumping up against their humanity at regular intervals and with mixed results. They are sometimes mistaken for the divine, considered by some congregants to be beyond reproach. Such expectations, however misguided, go with the territory. One must be prepared to handle projections and deflect unreasonable expectations. But there is privilege in the position that comes with a price. Thanks to the exemplary work of Marie Marshall Fortune and her colleagues at the Center for the Prevention of Sexual and Domestic Violence, many seminaries are now including such issues in their curricula, preparing religious professionals to deal with professional ethics in a preventative rather than reparative mode.

No amount of training prepares one for the experience of being a doctor with a heart problem, a clergy person with an addiction, or a professor with a personality disorder. Nonetheless, I contend that

the *sine qua non* for holding the job is simply that one seek treatment or otherwise attend to the problem so as to square up appearance and reality. Then what we see is what we get — a human being doing the best she/he can. No more and no less is required.

A second observation that helps to move this conversation is my claim that the burden of proof always lies with the one with the greatest power. It would be nice to believe that life is

Power is a cumulative matter — symbolic as well as real, psychological and spiritual as well as economic . That is why few thought that President Clinton had been victimized by Monica Lewinsky and most felt that, despite her wiles, she was the young woman intern with the older, well-connected man.

evenhanded, but the fact remains that power is unevenly distributed in most instances. A professor has it, a student does not. A university is in the driver's seat, an employee, even a dean, is a passenger. It is my contention that justice is served only when the effort is made to equalize power while at the same time acknowledging the structural reality that some have more than others, whether we like it or not. Justice is done when there is some compensatory action to level the playing field. Sadly, we don't see it often.

Of course power is hard to see or capture. It is a bit like the old chestnut

about pornography, "I know it when I see it." Concretely, in clergy sexual misconduct there is no doubt that the religious professional acting in an official capacity has more power than the average congregant, even the largest donor to the church. Power is a cumulative matter — symbolic as well as real, psychological and spiritual as well as economic. That is why few thought that President Clinton had been victimized by Monica Lewinsky and most felt that, despite her wiles, she was the young woman intern with the older, well-connected man. I can still hear the voice of a famous feminist ethicist who heard about a faculty member sexually harassing a student. She had only one question for the professor: "Do you realize in the case of this student that the burden of proof lies with you?" I wish she had been one of President Clinton's religious advisors.

Most power imbalances are not quite so bald. Rather, they are part of the social subtext of racism, economic injustice, gender disparity and the like that ground everyday life. They form the backdrop for webs of relationships in which we all live. They are complicated, but that does not mean they can be passed over. Here my suggestion is that efforts to change structural power dynamics need to be part of the job description of those who live on the receiving end, on the topside to whom those underneath are always in debt. Otherwise, claims to be breaking down barriers or otherwise assuming equality where it does not exist ring hollow.

I repeat that judgments are always dicey. But we make them all the time regarding conduct, beginning with our own. The key is to find ways to think inclusively so that justice is done for everyone. It begins to sound like a job for the Divine, but it is one we humans must share, to the best of our ability. **TV**

WISHING YOU HAD HELD ON TO THAT OLD ISSUE OF THE WITNESS?

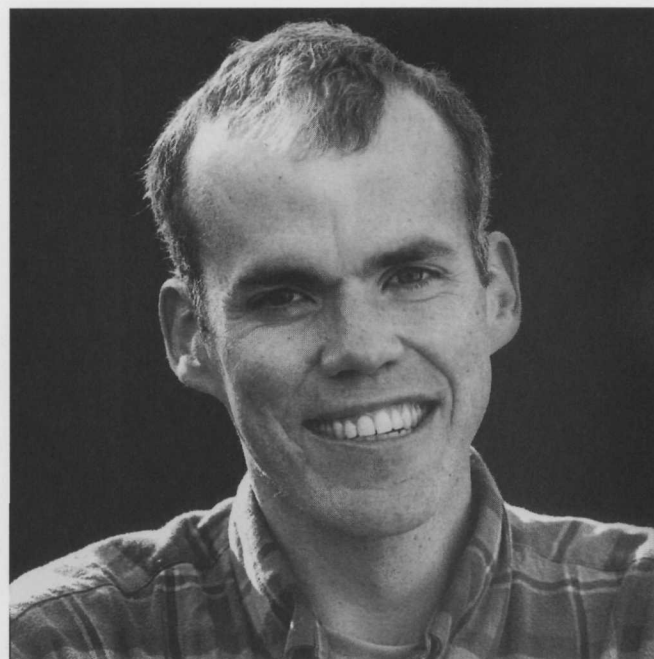
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Bill McKibben has been called a “grinch” (a charge he vigorously disputes) and an “environmental wacko” (a charge — by Rush Limbaugh — which is included among the back-cover endorsements of one of his books). His 1989 book, *The End of Nature*, the first popular work on global warming, was widely hailed as a critical warning cry on the consequences of unlimited human expansion and exploitation of the earth. For many years, McKibben has used his gifts as a writer to raise somber issues concerning the survival of the planet. But these days, though he frankly asserts that the problems are only getting worse, McKibben is talking about joy.

“The more simply I lived, the more I began to sense that the things that gave me joy and pleasure were contact with other people and contact with the natural world around me, two things that, for the most part, fall outside the boundaries of the consumer society,” McKibben says. “It began to become clear to me that, if there was any Achilles’ heel to the amazing consumer monolith — bounded by the suburb on one side and the shopping mall, the theme park and the TV network on the others — it was that it didn’t make us quite as happy as it said it was going to. If it really delivered the pleasure it claimed it would, then I think neither appeals to ecological sanity nor one’s personal financial health would be enough to challenge it.”

McKibben cites his experience with a “Hundred Dollar Holiday” campaign,

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People are very
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Bill McKibben

The beginning of joy

by Marianne Arbogast

which he helped launch through his small Methodist church in the Adirondacks. “The people I was working on this with were good, pious environmentalists,” he says. “We thought that was the reason we were doing it, the thousands of acres of trees cut down for wrapping paper, or whatever, but really, that wasn’t the reason. We quickly discovered that we and other people responded to this idea because we wanted Christmas to be more joyful. The Center for a New American Dream did a poll last year which found that under a quarter of Americans were left feeling joyful at the end of Christmas — which is pretty terrible! It’s a holiday of absolutely unalloyed joy, and somehow we’ve managed to make it to the point where most people dread its ap-

proach. It’s obscene, the number of people who go deeply into debt at Christmas and who are still paying it off the following November. People are very grateful and very eager to try some other way.”

In a book titled *Hundred Dollar Holiday: The Case for a More Joyful Christmas*, McKibben describes his own family’s custom of a Christmas morning walk, scattering grain and seed for the birds and animals, “a mark of the bond we share with the rest of creation.”

“The point is, Christmas is not enough fun,” he argues. “I mean, if it brings you pleasure, if really, in the end, what does it for you is going to the mall and buying immense amounts of stuff and having people give you immense amounts of stuff — then God bless you, you might as

Witness,
the quick and the dead

Marianne Arbogast is assistant editor of *The Witness*, <marianne@thewitness.org>.

well stick with it. I think that's a small percentage of people, probably small enough that the world would be able to stand their particular hobby."

McKibben, who has been working on revisions for a 10th-anniversary edition of *The End of Nature*, has not backed off from his blunt predictions of ecological upheaval.

"All that's happened in the 10 years since I wrote the first book is that science has become completely clear that the phenomenon of climate change is utterly real and deeply scary. And the political world has become, if anything, less responsive to it than it was a decade ago. The U.S. has increased its fossil fuel use about 15 percent in this decade, despite knowing better. Wal-Mart sells more stuff each year than they did the year before, cars get bigger, houses get bigger, so I think we're still losing some of these particular battles pretty overwhelmingly."

Asked about the critique of "simple lifestyle" as a luxury for educated, middle-class Americans with lots of choices (and, perhaps, savings and investments to support them), McKibben stresses the urgency of the crisis.

"I don't think, in the end, that these things are 'lifestyle choices,'" he says. "Clearly, that's how they present themselves for the moment, but I think we need to figure out how to live in this world, and anyone who believes that six billion, soon to be 10 billion people on the planet are going to be able to live at the level of middle-class, suburban Americans, has not confronted the physics and chemistry very thoroughly."

He also points out that spiritual traditions throughout the ages have counseled simplicity as a path to "a meaningful, deeply joyful life. The gospels are one long explanation of why we'd be better off thinking a lot less about stuff and money, and a lot more about the things that really matter. It's a powerful tradition that reflects all the

other great gurus, cranks and crackpots of world history from the Buddha up through Thoreau. Now, at the end of the 20th century, that line of gurus is joined by a line of scientists who say that any other approach is going to overwhelm the world we live in."

McKibben lives in a wood-heated home in the Adirondacks with his wife, Sue Halpern (also a writer) and their six-year-old daughter Sophie. He and Halpern have consciously chosen to limit their

*"Find one thing that brings
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there and see what happens."*

family to one child, a decision he explores in a recent book, *Maybe One*. Their house is "statistically bizarre," he says, in not containing a television.

"It's a great help in giving us more hours a day to enjoy ourselves, and in not constantly teasing us with some more things we might like to have," McKibben says. His daughter reads a lot, and he feels that "her mind still more or less belongs to her."

"Even in places like where I live, which are very far in the woods, people spend as many hours watching TV as anywhere else. Kids' mental lives are more likely to be lived in Southern California than in the Adirondacks." (McKibben has written that "one billion people, one human in five, see the TV program *Baywatch* every

week. That's more than take communion each week or bow toward Mecca; and, of course, it inspires others to worship the gods of our consumer pantheon.")

"The only way to combat it is — at as early an age as possible — to get them out in the woods and the lakes and the mountains," he says. "We've spent a lot of time getting kids outdoors. It's very hard, I think, to do even one long, ambitious trip into the wilderness and not be changed by it in a deep way."

We need to relearn lost joys, McKibben believes.

"We've consumed till it seems highly unlikely more consumption will fill the various holes in our lives," he wrote in his 1995 book, *Hope: Human and Wild*. "Now we have the chance to back up — to say that we will take our satisfaction not from the pelt of the beaver and what it will buy, but from the slap of beaver tail on the water and from the swamp maples turning red in mid-August around the edge of beaver ponds."

He suggests starting small.

"Find one thing that brings you real pleasure — a sensible, useful change. If you live in a place where you can give up your car and ride a bike, or ride the bus, there's a real start. Or get rid of your television, or change the way you eat. Start from there and see what happens. Try to live a little more elegantly and gracefully than we're encouraged to by the Martha Stewarts of the world — whose only idea of how to do things is to buy some more stuff."

"A hyper-consumer society like the one we live in is an extremely difficult place to be subversive," McKibben reflects. "Although *The End of Nature* was widely read, it became clear to me that appeals like that are unlikely to really change the way we live. The only genuinely subversive thing you can do in America is to have more fun than other people."

TW

Letters, continued from page 3

ON AUGUST 30, 1998 MY WORLD was changed for the better. I was out walking and I fell off a bridge and broke my back. My T-12 vertebrae was destroyed and I became a paraplegic in the blink of an eye. I now walk with my mind. I am beginning to write a book, tentatively called *Other Muscles*, because now I use other muscles to move my legs. It will be an autobiography, since I have been travelling to this point in time my entire life.

I haven't led an exemplary life, but that is all changed now. I believe in redemption. My accident has brought my life into focus and I now realize that I was meant to be a teacher and a witness. I was born in a small town in northern Indiana where I wasted my youth. For the last 12 years I had been living in Chicago. I was helping a friend with his mother's estate in Colorado when the accident happened. I worked in the real estate field for almost 25 years and I now see the futility of chasing material possessions and trying to control people and events. I saw death and destruction firsthand and participated in some of it.

I want to tell the entire world and especially young people the things that I know. All I see is death, destruction and waste, but I still have incredible hope for humankind. Just like I have hope that I will walk again someday. I still don't know where I am headed in life, but I don't worry about it. My chair has given me an extraordinary vantage point and I want to use it for good.

I was sitting in the doctor's office the

other day and an 83-year-old lady asked if my injuries were permanent. I told her the doctor thought so, but that I didn't. She told me that her husband had recently become paralyzed and the doctor didn't know the reason. He was having a hard time accepting it and she asked if I could speak to him and I gladly accepted. The more I thought about this the better I felt. I could finally be of use to someone and that is the greatest feeling a human being can have.

David E. Marckres
<CRPPLCRRK@prodigy.com>

THE AGING ISSUE IS SUPER; your "trading speed" piece is even better.

Dick Kirchhoffer
Whitefish, MT

A national disregard for children

YOU FOLKS HAVE DONE IT AGAIN. You manage to expose that underbelly of our society that is so vulnerable and so overlooked by the culture ... the devaluing of our children ... yet they are our most important product. I teach Godly Play in a classroom of 3-, 4-, and 5-year-olds each Sunday. I can say without a doubt there is more deep theologizing done by our students than I am ever conscious of in the adult groups. There is one little boy who constantly reminds me that God is everpresent ... Maybe I am not so present, but God is. When Van prays, I have no doubt of the Presence of his loving, accepting, listening God.

Why do we have to constantly remind the powers that be that we need to support all the

programs for children within the church? And the people who give their time to them? What a privilege it is to be with these children as they tell me about God!

Keep up the wonderful work you folks constantly do. You prod the places we want to forget and attack us in our comfortable pew! Thanks be to God!

Betsy L. Willis
<blwillis@appstate.campuswix.net>

The prison-industrial complex

WHEN I WROTE MY ARTICLE about prisons for profit a year ago (TW 11/98), Tennessee was on the verge of privatizing all its prisons. It seemed "a done deal." But my conjecture proved wrong, thanks to the hard work of the Tennessee State Employees Association (including many state correctional officers), Reconciliation, Inc. (a prison families' support group), African-American ministers' groups, progressive union members, a few Tennessee Conference United Methodists and others who formed a loose coalition that succeeded in convincing enough state legislators that privatization was not a good idea.

Sam Hine
Plough Publishing House
Farmington, PA

Witness praise

THE WITNESS COMES, I read it cover to cover. *New Yorkers* stack up unread.

Nancy Arthur McDaniels
Saint Paul, MN

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