

**For where your treasure is,
there your heart will be also.**

—Luke 12:34

It is our hope that this resource will offer guided learning, reflection, study, and action. It is suited for use electronically or in hard copy by individuals, Sunday School classes or as a supplemental tool for Bible studies looking to dive deeper into the Luke 12:34 passage.

Considering Our Treasure: A Reflection on Embracing God's Economy

The Presbyterian Hunger Program, in working to alleviate hunger and eliminate its root causes, acknowledges that one of the underlying dynamics to some people being poor is accumulated wealth and privilege in other portions of the population. Thus, in a world obsessed with consuming, PHP seeks to equip Presbyterians to be conscious consumers and to be generous with our finances when we are able.

Through our sustainable living work, PHP empowers Presbyterians as they engage a life of faith by helping individuals assess where your "treasure" is and where it is being spent. This means asking questions such as: How much is enough? Does my coffee provide good wages to small farmers, or does it enrich CEOs at the expense of the producers? Is my savings account supporting development for people in need, or is it fueling human rights abuses?

PHP believes in moving towards sustainable personal life choices that restore and protect all of God's children and creation. We believe that "God's Economy" is one of abundance for all, but to live within this kind of economy, our relationship to those resources must reflect God's love for creation. That love is indeed our greatest treasure, and one we can share with others throughout the world by our daily economic choices.

Where Does Your Treasure Lie?



- Giving
- Debt
- Food
- Transportation
- "Stuff" (Clothing, Electronics, Material Goods)
- Investing (Savings)
- Vacation
- Education
- Housing

Giving

Scripture for Reflection

For if the willingness is there, the gift is acceptable according to what one has, not according to what one does not have. —2 Corinthians 8:12

Thoughts: _____

Learn

When people of faith think of giving in relation to our “treasure” often there are three categories that come to mind. The giving of our dollars for tithing, to support people or causes in need, and the giving of tangible items for occasions of celebration.

In addition to being one way to follow Scriptural guidance, tithing allows the church to be a catalyst for creation of a world that is possible as they minister to the community. One study shows that on average, churches give \$144,000 every year¹ in time, shared space, donations, and other kinds of support, primarily to people who don’t attend their churches.

In the Hebrew language, “tzedakah” is the word for the acts that we might call “charity” in English. Tzedakah is the responsibility to give assistance and money to the poor or to worthwhile causes. It means being good stewards of one's personal belongings for the common good. Although it is related to charity, it is interesting to note that the translation of tzedakah is a much broader concept. While charity suggests an act of the powerful and wealthy for the benefit of the poor and needy, tzedakah means righteousness, fairness or justice. In Judaism, giving to the poor is not viewed as a generous act; it is simply an act of justice.²

Today, gift giving can be a tricky topic as too often they are equated with expressions of love. But we can find simple, meaningful gifts that honor our loved ones while remembering why we celebrate in the first place.

If we can purpose to be God honoring way in the way we steward our resources, then our giving can simultaneously an act of worship to God, who is the ultimate source of our blessings.

Embody Faith

- Take Personal Action
 - Give gifts that require time and skill. Give shared experiences, baked goods, or homemade items, rather than monetary gifts. Think about the impact your gift might have on the planet. Learn more at www.pcusa.org/justliving.
 - Give fair trade gifts that answer God's call to liberate the oppressed and set the captives free. Coffee, tea, cocoa, chocolate and snacks from the Presbyterian Coffee Project make great gift baskets or stocking stuffers, and fair trade handicrafts support the self-development of people across the world. Learn more at www.presbyterianmission.org/fairtrade.
 - Donate to local, national or international ministries or causes that are dear to a loved one. Consider supporting the Presbyterian Hunger Program online at www.presbyterianmission.org/give/hunger.
 - Research the organizations you give to before you invest your dollars by using [Charity Navigator](#).
 - Within a family system, consider drawing names so that each person has one other person to give to, rather than every person giving to and receiving gifts from every other person.
- Study
 - [Hundred Dollar Holiday: The Case for a More Joyful Christmas](#) by Bill McKibben
 - [Treasury of Celebrations: Create Celebrations that Reflect Your Values and Don't Cost the Earth](#) edited by Carolyn Pogue
- Engage
 - If you feel called to celebrate special occasions and give differently, talk with loved ones and explain why you have made the switch. Decide as a family how you want to celebrate; let go of nonessentials to make room for more quality time, and be more mindful of choices around "essential" giving.
 - Involve your friends, family, congregation, or small group in this journey towards a new way of giving by using the Presbyterian Giving Catalog as a tool. Gifts to the Giving Catalog support work that feeds the hungry, comforts the broken-hearted, and allows us to expand our witness to God's gracious and abundant work in the world. Learn more about the Giving Catalogue online at www.presbyteriangifts.org.
 - Volunteer together at an important local non-profit. This is a way to "gift" a shared experience to a loved one and to participate in something that also makes the world a better place.

Debt

Scripture for Reflection

For the love of money is a root of all sorts of evil, and some by longing for it have wandered away from the faith and pierced themselves with many griefs.

—1 Timothy 6:10

Thoughts: _____

Learn

In October of 2018, the current U.S. debt clock reads that nationally we carry more than 21 trillion dollars in debt. To put that in perspective, it translates to more than \$65,000 for each citizen.³

Systems of racism, sexism and injustice often keep people in debt. The pressure to consume and heavy mass marketing that tie self-worth to material goods—alongside the ability to buy on credit—have also created a trap many Americans fall into.

Normal lending practices in the United States have meant that in general, the poorer one is, the higher one's interest rates. We see this most commonly in predatory lending in the form of high-interest loans in advance of paychecks.

Both as a country and as individual people we struggle with debt.

The homes, cars, credit cards and even education available to us don't come without a steep price tag. For the average American, this is more than we can afford to pay in cash. For the first quarter of 2018, the average credit card debt per U.S. household was \$8,750. The average mortgage amount was \$338,078. In the last quarter of 2017, the average auto loan term was 69 months on a new car with an average loan monthly payment amount being \$515.⁴

On a personal level, carrying the weight of this much debt can cause stress, anxiety and depression. For most people, working their way out of debt must start with a mindset change to resist the temptation to spend beyond your means. Living within your means will often require setting, and sticking to, a budget. This might mean sitting down with your spouse to build your budget together. A shift in thinking about our wants vs. our needs can impact our future and current financial situations even in regards to debt.

Embody Faith

- Take Personal Action
 - Either on your own or with your partner, set a workable household budget. Setting a budget for the first time can be daunting but there are many online tools to help manage this process. The Presbyterian Foundation offers one option to help [calculate your budget](#)⁵. In the beginning you may need to live on a stricter budget and adjust it as you pay off debt.
 - Stop borrowing money. When one is serious about getting out of debt, any spending will be focused on needs, not wants and desires. These needs will include (but not be limited to) food, shelter, utilities and transportation.
 - Set aside an emergency fund. Whether your budget is big or small, plan to save some for the unexpected. Budget to build this emergency fund until you have \$500 or \$1,000 set aside.
 - When you have the financial ability, it is also recommended to have the equivalent in a savings account to cover a few months' worth of basic expenses.
 - Ask for help if you need it. Most reputable credit counselors are non-profits and offer services in a variety of ways. If possible, find an organization that offers in-person counseling. A lot universities, military bases, credit unions, housing authorities, and branches of the U.S. Cooperative Extension Service operate non-profit credit counseling programs. Trusted friends and family also may be good sources of information and referrals. Remember that "non-profit" status doesn't mean that services are free or even legitimate.
- Study
 - [Living Through Economic Crisis; The Church's Witness in Troubled Times](#)⁶ developed by The Advisory Committee on Social Witness Policy (ACSWP)
 - [Nickel and Dimed: On \(Not\) Getting By in America](#) by Barbara Ehrenreich
- Engage
 - Do you have student loan debt? Did you know that the Presbyterian Church (USA)'s [Financial Aid for Service](#) office can help? There are several loan repayment and scholarship awards available for service and anyone can consult with a staff member to explore ways to repay your student loans while balancing immediate needs and long-term goals. Sign up for a consultation by sending an email to [Melonee Tubb](#)⁷.
 - Contact the Presbyterian Foundation to see how they might be of service to you and others in your congregation. No matter where you are in life, the more you know about handling your finances, the better your chances of reaching your goals. The Foundation's [Financial Resource Center](#)⁸ has helpful information and tools.

Food

Scripture for Reflection

Then God said, "I give you every seed-bearing plant on the face of the whole earth and every tree that has fruit with seed in it. They will be yours for food." — Genesis 1:29

Thoughts: _____

Learn

Food is our sustenance, our nourishment, part of God’s bountiful gift of creation. Food grown in rich, healthy soil contains the nutrients needed to live healthy lives. The earth produces, we eat, and our bodies move forward fueled for living. We need the energy contained in food to work, to play, to love each other, to do the work God calls us to do. Food is also where we often come together—as family, as friends, as church. Gathering around meals provides nourishment not only physically but also spiritually and emotionally.

The agricultural and ethical dimensions of food, as well as the health and dietary aspects, should all be considered when choosing where and how to spend our dollars.

The average food item travels 1500 miles before it gets to your plate. This transportation of food accounts for 30% of greenhouse gases. In the United States almost 15% of households struggle to put food on the table; this translates to nearly 1 in 4 children at risk of hunger.⁹ Meanwhile the majority of corn and soy in the world feeds cattle, pigs and chickens and 50% of produce in the U.S. is thrown away.¹⁰

Every act of eating and each purchase of a food product becomes a moral and ultimately a faith decision. When we begin to see food as a sacramental element representing God’s grace to us, our sensitivity and choices toward food begin to change.

Embody Faith

- Take Personal Action
 - Choose locally grown food to support the local economy, help farmers stay on their land, and cut down on transportation cost and fuel use. One available tool to find farmer’s markets, CSAs, farms and

restaurants that feature locally grown food and other products is www.localharvest.org.

- Cook from scratch with healthy ingredients. This can be a good way to spend responsibly while centering ourselves spiritually and connecting with the earth and God. Avoid overly processed, packaged foods loaded with additives. Adhere to the principle that “if your grandmother wouldn’t recognize it as food, it probably isn’t.” Knowing a food in its original state before transforming it into a dish can give us deeper appreciation for the diversity of creation as well as for those who prepare our food.
- Eat Mindfully. We place food in our mouths all the time—sometimes mindlessly, sometimes mindfully. We are more likely to be conscious of what and how we’re eating if someone has lovingly prepared a meal for us and sits down with us to share in fellowship and conversation over tasty morsels than if we are in a rush and need to just find the quickest thing on the way.
- Learn where your food comes from. Calculate your food’s carbon footprint at www.eatlowcarbon.org.
- Support a feeding program with volunteer or financial support, or run one yourself. [[Start/operate a soup kitchen¹¹](#) | [Find a food pantry¹²](#) | [Meals on Wheels¹³](#)]
- Study
 - [Just Eating? Practicing Our Faith at the Table](#) published by the Presbyterian Hunger Program
 - [Year of Plenty](#) by Rev. Craig Goodwin
- Engage
 - Organize a church or community dinner and encourage people to bring dishes prepared with local produce. If ingredients are not local, people can be encouraged to read food labels so that they know where their food is coming from. Labels for dishes can share the source of food, and conversation can be encouraged about changes seen in local food growing and buying, and why these changes have occurred.
 - As disciples of a loving God, we are called upon to care for poor and vulnerable people. Urge Congress to reform the Farm Bill so that it reduces hunger and poverty in the U.S. and around the world. We call for strengthening rural communities; supporting farmworkers, farmers and all who work in the food system; and caring for the land as God’s creation. Raise your voice to push for justice and good stewardship in the next Farm Bill. Learn more at www.presbyterianmission.org/food-faith/farmbill/.

Transportation

Scripture for Reflection

Everyone to whom much was given, of him much will be required, and from him to whom they entrusted much, they will demand the more. —Luke 12:48

Thoughts: _____

Learn¹⁴

From the times of King Solomon, the desire to travel and the commercial needs of nations have motivated the need for safe routes and smooth passage for transportation of goods. Pack animals (donkey, mules, oxen) and carts were used and the available routes varied in size and condition.

Today the availability of private automobiles is something many of us take for granted and in doing so we stop seeing access to private transportation as a privilege and a responsibility. The United States has 4.5% of the world's population and 30% of the world's automobiles. While providing us some freedoms, this approach to transportation:

- Impacts the Environment: U.S. driver's consumption of 500 gallons of gasoline every year per driver creates as much as 10,000 pounds of carbon dioxide.
- Impacts our Finances: According to AAA, for vehicles driven 15,000 miles a year, average ownership costs added up to about \$706 a month or \$8,469 a year in 2017. This number doesn't include the cost of car payments.¹⁵
- Impacts our Food Choices: Fast food restaurants sprang up hand in hand with U.S. highways systems, and the convenience of the drive-thru for families that own a car has led to more consumption of less healthy calories, as well as more sedentary lifestyles.¹⁶
- Impacts our Relationship to the World around us: U.S. drivers spend an average of 780 hours in their cars every year, often alone. This isolation can disconnect us from our community and from nature which can lead to forgetting to express gratitude for God's creation.

As people of faith we seek to be the best stewards of all the gifts we are given and seek to live lightly on the earth. This isn't to say that we need to return to the times of

donkeys and carts, but we can choose to live with a mindfulness that impacts every area of our life including how we get ourselves from one place to another.

Embody Faith

- Take Personal Action
 - Become familiar with public transportation. If possible use public transportation at least once this week. You can use an online tool at www.nerdwallet.com to calculate your costs for car ownership to see how much you can save by using public transportation.¹⁷
 - Consider biking as your primary means of transportation. Download [Biking As An Alternative Means of Transportation](#)¹⁸ from Utah State University to learn more.
 - Walk or bike to locations within six blocks of your home.
 - Plan ahead to combine all your smaller trips into one.
 - Purchase carbon offsets for your weekly commute. Visit www.nativeenergy.com or www.cooleffect.com to learn more.
- Study
 - [50 Ways to Help Save the Earth](#) by Rebecca Barnes
 - [Christian Simplicity: A Gospel Value](#) by the Earth and Spirit Center
- Engage Others
 - Start a neighborhood car pool. This could be for work, church or school. Commuters who share a ride with just one other person can reduce their commuting expenses by almost half. Different cities offer different rideshare options but for some basic tips on starting a carpool visit www.commuterconnections.org/commuters/ridesharing/tips-to-carpooling/.
 - Work with others in your congregation to plan your own [Alternative Transportation Sunday](#)¹⁹ event using materials available through the Presbyterian Hunger Program.

“Stuff”

(Clothing, Electronics, Material Goods)

Scripture for Reflection

This is how one should regard us, as servants of Christ and stewards of the mysteries of God. Moreover, it is required of stewards that they be found trustworthy. —1 Corinthians 4:1-2

Thoughts: _____

Learn

We all know that the everyday products we use—food, clothes, cell phones, cars, beauty products— are created from materials in and on the Earth. Too often though we seem to forget that there is only so much to go around. The average American consumes 120 pounds of these material goods each day. This per person consumption is the equivalent of what is consumed by 2 Japanese, 11 Indian or an astonishing 18 Haitians.²⁰

Have you ever wondered how your purchase of these material goods impact those on the other end of our supply chains? Who made this thing I now own, wear, or use? How do I purchase my stuff in a way that honors other? What might mean to live with less stuff?

In today’s consumer society it’s particularly easy for these questions to be drowned out by the loud voices of advertisements that feed our consumerism. Hopefully we still can be mindful that “...life is more than food, and the body more than clothing...For where your treasure is, there will your heart be also.”²¹

For many people reflecting on where their heart’s treasure is, starts to lead them down a path of simplifying their lives, and making more physical, mental and emotional space for things that are truly meaningful. A life of Christian simplicity doesn’t mean giving up everything “good.” It does mean cutting back, reducing harm, choosing our purchases wisely, caring for Creation, and acting out our values whenever purchasing or disposing of anything.

Embody Faith

- Take Personal Action
 - Consider any impulsive buying habits. For one month whenever you want to buy something, wait three days to make sure that you really want to buy it.
 - When you buy something, consider how long it will last, how you will dispose of it when it's reached its end, and what resources it will take to maintain the item in the meantime.
 - Resist the urge to shop recreationally. Replace shopping time with family time or volunteering.
 - Understand the environmental and social impacts of what you are buying. Find information on creation friendly products at www.ethicalconsumer.org.
 - Help defend the next generation. The Campaign for a Commercial-Free Childhood works for the rights of children to grow up without being undermined by corporate interests and promotes a more sustainable world. Visit www.commercialfreechildhood.org/actions to see how you can be an advocate and support parents' efforts to raise healthy families by limiting commercial access to children.
- Study
 - [The Story of Stuff](#) by Annie Leonard
 - [Inhabiting Eden](#) (Chapter 4) by Patricia Tull
- Engage Others
 - The Hunger Program's Joining Hands program looks at issues in the countries where much of our stuff is produced. If you are interested in understanding and fighting the systemic causes of poverty, contact Valery.Nodem@pcusa.org for more information on the work being done around food & land, extractives & water and trade reform.
 - Stand in solidarity with the workers that produce your clothing. Join the International Labor Rights Forum [SweatFree Communities²²](#) campaign, which aims to support sweatshop workers globally in their struggles to improve working conditions and achieve respect at work. This campaign encourages U.S. cities, states and school districts to adopt policies to purchase goods made in humane conditions by workers who are paid decent wages. By adopting a sweat-free policy, an institution makes a commitment to use its leverage to help improve conditions for workers.
 - Host a youth or adult retreat weekend or a study to look at waste, consumption, and materialism using the study materials above. Share commitments with one another about how to make more mindful purchases.
 - Find out how your lifestyle choices and consumer habits impact modern slavery. Visit www.slaveryfootprint.org and take the survey. Encourage members of your congregation or group to take the survey. Decide together on steps to reduce your group's combined footprint.

Investing (Savings)

Scripture for Reflection

On the first day of every week each one of you is to put aside and save, as he may prosper, so that no collections be made when I come. —1 Corinthians 16:2

Thoughts: _____

Learn


Investing isn't just for 401(k) programs or stock market aficionados. Many of us make everyday investments when we spend money on food and clothing. The Presbyterian Hunger Program encourages smart investing in the things we buy and buy into each day.

The Presbyterian Church (U.S.A.) also believes that church investment is more than a practical question. To that end, [Mission Responsibility Through Investment](#)²³ (MRTI), was created in recognition of the church's unique opportunity to advance its mission faithfully and creatively through the financial resources entrusted it. MRTI implements the General Assembly's policies on socially responsible investing (also called faith-based investing) by engaging corporations in which the church owns stock. This is accomplished through correspondence, dialogue, voting shareholder proxies and recommending similar action to others, and occasionally filing shareholder resolutions.

Faith-based investing uses the three pillars of socially responsible investing—screening, shareholder advocacy, and community investing—to express faithful stewardship of investment resources.

Embody Faith

- Take Personal Action
 - Join the Micro-Financing movement by funding a loan for at least \$25 dollars. Online organizations like [KIVA](#) offer possibilities for making loans to people in the developing world.
 - If you are already an investor, speak out on key issues through the votes you cast on shareholder resolutions appearing on proxy ballots in advance of the company annual meeting. Each year MRTI reviews a large number of shareholder resolutions that concern social and ethical issues related to corporate business operations



and policies. MRTI makes recommendations for Presbyterian shareholders based on the mission goals and policies of the General Assembly. Download a current list online at www.pcusa.org/mrti.

- Consider “[breaking up](#)²⁴” with your mega-bank. Learn more from [Green America](#).²⁵
- Seek to own shares of profitable companies that are transparent about their operations, have strong records of community involvement, positive environmental impact policies and practices, respect for human rights around the world, and create safe products. Learn more about [Socially Responsible Investing](#).²⁶
- Consider divesting from companies that do not align with your values. For example, Fossil Free PC(USA) offers [information for considering individual divestment](#) from fossil fuels.²⁷
- Study
 - [Faith & Social Responsibility - PCUSA at work in Human Rights & Environmental Issues](#)²⁸-webinar with PHP and MRTI
 - [Center for Sustainable Investment Education Center](#)²⁹
- Engage
 - Discuss establishing a Socially Responsible Investment Policy with your congregation. Mission Responsibility through investments offers samples of such policies. Contact Rob.Fohr@pcusa.org to request sample policies.
 - Consider connecting with the [Presbyterian Foundation](#)³⁰ or [Presbyterian Investment and Loan Program](#).³¹ The Presbyterian Foundation seeks to cultivate, attract, and manage financial resources of individuals and institutions to further Christ's mission. PILP offers individual Presbyterians the opportunity to invest in helping churches grow, either by purchasing an investment for themselves or by instructing their banker or broker to purchase an investment using IRA funds.

Vacation

Scripture for Reflection

Where shall I go from your Spirit? Or where shall I flee from your presence? —Psalm 139:7

Thoughts: _____

Learn


The Presbyterian Hunger Program encourages mindfulness and awareness of local context and culture when traveling.

Roughly fourteen out of today's 20 top tourist countries are developing nations. For a third of them, tourism is the main money earner and has helped them develop. It is often easy for a visitor to forget that when they climb that sacred site to take a picture or adventure through a forest in search of endangered species, that they are in the homes and backyards of others. Tourism can be a vital source of income for locals but it can also do more harm than good. Many fragile coastal ecosystems are being destroyed by trampling feet, water drying up due to overuse, and sacred land or forests being destroyed to make way for tourist resorts and hotels.³²

Remembering our interconnectedness can allow us to experience these tourist destinations, products and services in a way that protects the environment and respects local people and cultures.

Embody Faith

- Take Personal Action
 - Be mindful of how your vacation impacts God's creation. Will you spend time outdoors in nature or simply consuming products?
 - [Calculate](#)³³ the environmental impact of driving, train travel, or air travel depending on how many are in your vacation party and how far you are going. Purchase carbon offsets for travel. Visit www.nativeenergy.com, www.terrapass.com or www.cooleffect.org for information to do so.

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- Investigate how cruise ships may pollute the oceans, and ask your carrier how they offset this practice or are investing in safer, cleaner ways of waste disposal.³⁴
 - Choose seeing wild animals in their own settings, when possible, over caged experiences.
 - Research “Eco-tourism” advertising to learn if a company or host site seems to truly be mindful of local culture and the environment.
 - When planning trips, be mindful of the commercial sexual exploitation of children in travel and tourism that often takes place in hotels and uses other travel infrastructure. [The Code³⁵](#) aims to address the crime of commercial sexual exploitation of children in travel and tourism by creating a highly aware and well-trained tourism industry that can recognize and prevent potential abuse. Use The Code signatories to choose airlines, hotels and travel agencies that are seeking to protect children from this abuse.
 - Study
 - [Sand Mining in Sri Lanka Endangers Coral Reefs and Livelihoods³⁶](#) by Joining Hands Sri Lanka
 - [A Toolkit For Action: Modern Day Slavery³⁷](#) published by the PC(USA)’s Human Trafficking Roundtable
 - Engage
 - Our partners often offer mission and Reflection/Action trips. To learn more about these opportunities please visit www.pcusa.org/trips.

Education

The Presbyterian Hunger Program recommends the Presbyterian Church (USA)'s [Financial Aid for Service](#)³⁸ to learn about financial options for financing your own education.

Housing

The Presbyterian Hunger Program sees the lack of affordable housing as an interlocking issue with hunger and poverty concerns. [Congregation-Based Community Organizing](#)³⁹ is a strategy for rebuilding communities, revitalizing congregations and developing individuals into effective leaders. There are over 180 congregation-based community organizations across the country, and through a percentage of One Great Hour of Sharing offering funds, PHP has provided funding for most of them, either in the start-up phase or in their on-going efforts with affordable housing and homelessness.

- To see what CBCO grants have been given, look for PHP Volunteer/Work/Advocate and Grant Recipients on the [OGHS engagement map](#).
- Host a Hunger and Homelessness education Sunday the third weekend of November, using resources from www.pcusa.org/hunger/nationaldevelopment/homelessness.
- Connect with the Presbyterian Network to End Homelessness to see how you can become involved: www.pnteh.net.
- Learn about the efforts in Pacific Presbytery to support the Los Angeles affordable housing initiative: www.pacificpresbytery.org/index.php/homelessness.

ENDNOTES

- ¹ www.sacredplaces.org/uploads/files/395429189155295863-spar.pdf
- ² Judaism 101, 1999
- ³ <http://www.usdebtclock.org/>
- ⁴ <https://studentloanhero.com/average-credit-card-household-debt-statistics/>
- ⁵ <https://bit.ly/2n7w7QU>
- ⁶ <https://www.presbyterianmission.org/wp-content/uploads/3-economic-crisis-policy-2010.pdf>
- ⁷ melonee.tubb@pcusa.org
- ⁸ <https://bit.ly/2AmrKbE>
- ⁹ Statistics in this section used from Christian Simplicity: A Gospel Value, Copyright 2011 by the Earth and Spirit Center
- ¹⁰ <https://www.theatlantic.com/business/archive/2016/07/american-food-waste/491513/>
- ¹¹ <https://www.endhungerinamerica.org/publications/mission-possible/>
- ¹² <https://networks.whyhunger.org/>
- ¹³ <https://bit.ly/2Olx1mo>
- ¹⁴ Statistics in this section used from Christian Simplicity: A Gospel Value, Copyright 2011 by the Earth and Spirit Center
- ¹⁵ <https://www.nerdwallet.com/blog/loans/total-cost-owning-car/>
- ¹⁶ (Fast Food Nation: The Dark Side of the All-American Meal, Eric Schlosser)
- ¹⁷ <https://www.nerdwallet.com/blog/loans/total-cost-owning-car/>
- ¹⁸ <https://bit.ly/2DRUCvk>
- ¹⁹ <https://bit.ly/2SabYYg>
- ²⁰ Lent 4.5 Christian Simplicity
- ²¹ Luke 12:23, 34 ESV
- ²² www.laborrights.org/our-work/sfc
- ²³ www.pcusa.org/mrti
- ²⁴ www.greenamerica.org/break-up-with-your-mega-bank
- ²⁵ www.greenamerica.org/finance
- ²⁶ www.greenamerica.org/socially-responsible-investing
- ²⁷ www.fossilfreepcusa.org/facts-action/individual-divestment/
- ²⁸ www.youtube.com/watch?v=7H4GlzoR-bc
- ²⁹ www.ussif.org/education
- ³⁰ www.presbyterianfoundation.org/
- ³¹ <https://pilp.pcusa.org/>
- ³² <http://www.roughguide-betterworld.com/>
- ³³ <https://sustainabletravel.org/utilities/carbon-calculator/>
- ³⁴ <https://psmag.com/news/how-cruise-ships-are-polluting-our-oceans>
- ³⁵ <http://www.thecode.org/csec/>
- ³⁶ <https://bit.ly/2POyrly>
- ³⁷ <https://bit.ly/2EMMeye>
- ³⁸ www.pcusa.org/financialaid
- ³⁹ www.pcusa.org/hunger/cbco



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