

EPIPHANIES

FROM THE ANGLICAN JOURNAL

For where your treasure is

Non-stipendiary clergy ■ Divestment ■ Vows of poverty



“To be poor in spirit is to claim nothing as ours by right, but to reconcile to God, at all levels, the demands of self-seeking, self-preservation, and self-security.”

—From the Vows of the Sisterhood of Saint John the Divine



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COVER IMAGE: The Rev. Richard Bruyere baptizes a new member of the faith.
PHOTO: CONTRIBUTED



EPIPHANIES is the online magazine of the *Anglican Journal*, published by the Anglican Church of Canada. Supervisor, Editorial: Matthew Townsend; Guest Managing Editor: Joelle Kidd; Writers: Tali Folkins, Joelle Kidd, Matt Gardner, Matthew Townsend; Contributors: Linda Nicholls, Mark MacDonald, Maggie Helwig, Susan Graham Walker, Bob McKeon, Moishele Fogel, Pervez Nasim, Joshua Paetkau; Design: Saskia Rowley

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By Matthew Townsend
SUPERVISOR, EDITORIAL

IMAGE: DUDAREV MIKHAIL

TRIMMING OUR SAILS

AS CONVERSATIONS ABOUT THE CHURCH'S STRATEGIC
PLANNING BEGIN, LET US CONSIDER HOW WE RESPOND
TO THE MOVEMENT OF THE HOLY SPIRIT

“

“If you wish to be perfect, go,
sell your possessions, and give the money to the poor,
and you will have treasure in heaven;
then come, follow me.”

— Jesus (*Matthew 19:21*)

”

■ When the rich young man approaches Jesus to ask about access to eternal life, Christ sets a very high bar. After the exchange in Matthew 19, Jesus tells his disciples, “it is easier for a camel to go through the eye of a needle than for someone who is rich to enter the kingdom of God.”

It's easy to see why the fellow left this conversation crestfallen. There is perhaps no prescription in the Bible so unpalatable, so unfathomable. As a North American living in the realities of capitalism, I scarcely know where to begin. So I find it easy to empathize with the young man: he comes to Jesus with a desire for eternal life, for a way to treat his sin-sick soul—and the cure seems worse than the disease. Perhaps I'd walk away, too. Maybe I do, and am walking away, all the time.

Christians are called to hear such challenges and then to act, and I don't think we face this task only as individuals. As a denomination, the Anglican Church of Canada will have to address questions about its resources and its financial future. This summer's General Synod revealed that diocesan contributions to the church's national office have seen declines, and the Council of General Synod has been charged to consider, over the next triennium, the overall strategic planning and direction of the church.

As the *Anglican Journal* team discussed *Epiphanies*' second issue, which considers the relationship between the church and economy, we've tried to raise questions consistent with Christ's humbling commandment about wealth. Our assumption is this: if you want to discuss the church's strategic direction, the conversation might be enriched by starting with questions not focused on bottom lines. We suggest questions aimed at discerning how and whether the church is building up the kingdom of God. What does it mean for the church to invest responsibly? Why does the church employ clergy who aren't compensated for their labour? What can we learn from monastic vows of poverty? Should the church take a stance on debt? Can and should the church resist a theology of abundance? How can Christians appropriately share their wealth?

Answers to the above might provide an essential foundation for the work of re-birthing the church. Such questions have the power to re-frame conversations about the church's future, illuminating plans related to strategy—structure and finance—with the light of Christ.

To borrow imagery from the Maritimes, balance sheets tell us about the soundness of a ship's hull. *Is the ship leaky? Is it buoyant? Is it seaworthy?* Discipleship and mission, though, are about the size, shape, and condition of the ship's sails. This is about where we're going and by whose power, not about our means of conveyance. As Jesus says in Matthew 6:21, the verse from which this issue's title is drawn, “For where your treasure is, there your heart will be also.”

For those seeking a line-by-line explanation of the Anglican Church of Canada's budget or five- to 10-year financial forecasts, the pages ahead may not satisfy. We have not elected to undertake that task with this issue, nor have we aimed to dissect the state of the church in *Epiphanies*, as a publication. In many ways, that task lies at the feet of the *Anglican Journal*, which lives up to its name by tracking decisions, happenings and changes within the church. Look for more in its upcoming issues.

Epiphanies, as its name implies, is meant to enlighten the church around issues of consequence. With *Epiphanies*, we are less concerned about the state of the church than its movement. We hope this issue provides some thoughtful exploration of the ways the church is pressing forward on economic issues—sailing ahead, perhaps through challenging seas.

Let us pray for the well-being of this ship of the church, commissioned by God and entrusted to Christians. Let us pray that our ship continues to float—but also that the breeze is constant at our back, pushing us forward across uncertain waters with a holy wind. ■



The *Anglican Journal* is blessed with three talented staff writers, each of whom now has at least a few years' experience observing and writing about the Anglican Church of Canada. As part of exploring the use of our own resources at the *Journal*, each writer will serve as managing editor *pro tempore* of one of our upcoming issues, while I continue to serve as supervisor, editorial, providing leadership and final editing of each. This issue of *Epiphanies* has been managed by Joelle Kidd—who has aided in the planning, organizing and shaping of the content ahead. The December issue of the *Anglican Journal* is being similarly managed by Matt Gardner, while Tali Folkins is helping with the January issue. Please join me in giving thanks to their efforts and their insights!

By Linda Nicholls

PRIMATE OF THE ANGLICAN CHURCH OF CANADA

TOUGH TALK

■ Of all the topics that we might talk about in the church, our relationship with money is the one that will raise the most comment and resistance! We do not talk about money. We talk about other people's money and how they spend it, but we see our own wealth—or lack of it—as a matter of privacy. Many a cleric has balked at the task of asking for funds for a new ministry or renovation, or has groaned when a stewardship sermon is needed.

Yet Jesus said more about money and its use than about almost any other topic in Scripture. From the story of the widow's mite (Mark 12:41-44) to the parable of the talents (Matt 25:14-30) to the question of the rich young man (Mark 10:17-27), we hear Jesus teaching about the power of money and the dangers of being seduced by its power or enslaved by its accumulation (Luke 12:16-21).

As a young parish priest during a diocesan fundraising campaign, I struggled with how to talk about the money being requested to strengthen ministry.

The greatest help to me was a small booklet by Henri Nouwen: *A Spirituality of Fundraising*. I was surprised to find Nouwen, known for his spiritual reflections on Christian vocation, writing about fundraising! He reminded me that we are not asking for money, we are inviting others to join us in the mission of God. Whether they join, or how much they are able to contribute is not our concern. Our part is to share the joy and passion of the work of God's kingdom and invite others to participate.

Money is a resource for ministry, not to be accumulated for its own sake as a protection or as the primary foundation of one's hope and future. We do need to talk about money and the economy and ask whether they are serving God's work or have been diverted to serving other purposes. For it is eminently true: "...where your treasure is, there your heart will be also." (Matthew 6:21). ■



St. Matthew's Church, Kingfisher Lake
First Nation

PHOTO: ANGLICAN VIDEO

By Mark MacDonald

NATIONAL INDIGENOUS ANGLICAN ARCHBISHOP

SOMETHING WE CAN'T AFFORD TO MISS

■ This year, an accident of the church calendar meant that we missed a crucial gospel text: the story of the rich man and Lazarus (Luke 16:19-31). The gospel was bumped because the feast of St. Michael and All Angels happened on the Sunday for which it was scheduled. Though I love the feast and heard a very good sermon that day, the message of this gospel text is one that our souls cannot afford to miss, especially in this time in which we live.

The story gives insight into a number of things that are important for us. The most urgent item has to do with the way things and the acquisition of things can make the poor invisible to us.

This is a solemn warning from Jesus. We may describe this inundation with things as a dangerous spiritual sickness. Today, it is clear that this spiritual sickness has infected us, not only as individuals but as a society and, sadly, as a church.

The Bible, again and again, describes our attitude to the poor as a reliable indication of the quality of our relationship with God. Jesus makes this a central element of gospel living. We cannot claim to have fully received the gospel and its freedom unless we have eyes to see the poor. Jesus goes so far as to say that when we encounter the poor, we encounter him (Matthew 25:31-46). If we wish to find him, that is where we should look. Both close at hand and far away, to

know the poor, to see them, is to know and see Jesus.

It has been a while since our churches have made a significant, widespread effort to see and respond to poverty. May God bless those who have resisted this trend. In most areas across the country, we have developed a way of being church that cannot exist in areas of moderate income levels, to say nothing of areas with a great amount of poverty. This has been true in Indigenous communities for decades, where congregations that are vital to the challenging circumstances of poverty have survived on the sacrificial ministry of unpaid clergy. This failure to see the poor on our doorstep, in so many contexts, is something for which we will have to, sooner or later, give an account.

For those of us who live in wealth and comfort, the crisis of poverty, local and global, is an urgent political, moral and spiritual issue. The number of people living in poverty is growing, increasing with the impacts of greedy overconsumption by the well-off, climate injustice around the world and a growing migration crisis (also fuelled by climate injustice).

Our capacity to see the poor in our day is one of the great moral challenges of our time. The quality of our church's spiritual life depends on our response to this challenge—and the future of our global community and planet also depends upon it. ■

By the Rev. Maggie Helwig

GUEST COLUMNIST

‘ENOUGH’ IS ENOUGH

THE THEOLOGICAL PERILS OF ABUNDANCE

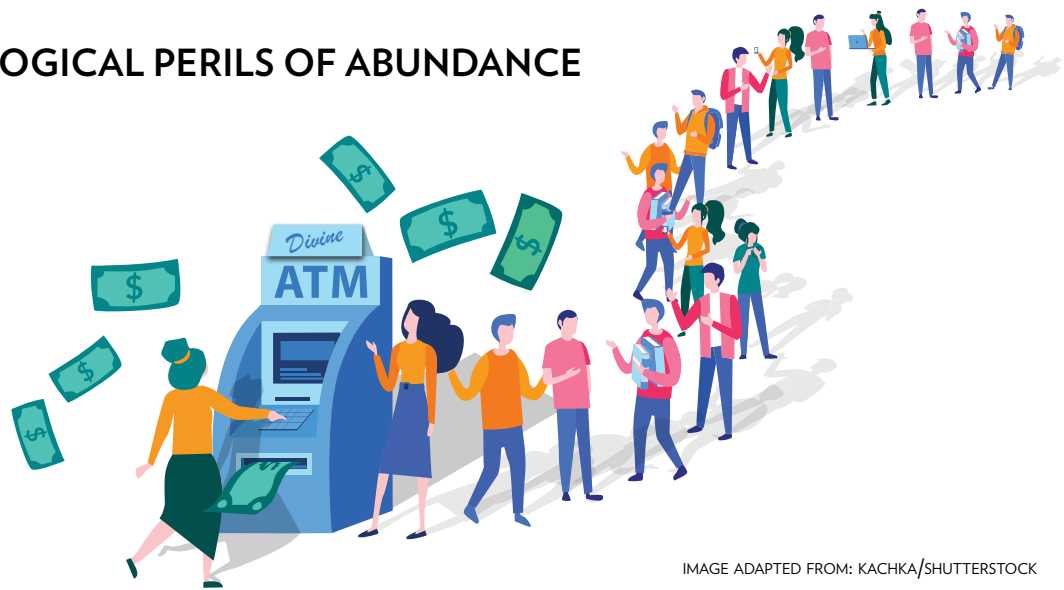


IMAGE ADAPTED FROM: KACHKA/SHUTTERSTOCK

■ Not very many Anglicans have been taken in by the “prosperity gospel” in its cruder versions, and we are not likely to suppose that God actually delivers piles of cash in exchange for good behavior or fervent prayer, after the manner of a divine ATM. However, we should not let ourselves think that this means that our relationship to money is a particularly healthy one. There are many areas in which it isn’t—but one is the way that we consistently and enthusiastically speak of “abundance” as if it were a Biblical value.

We are so accustomed to this language—and so accustomed to the idea that happiness must be represented by overflowing tables of food, by visibly superfluous goods, by *wealth* in some form—that we can hardly think of a restored creation in any other way; and this also deeply affects how we think about the desirable conditions of our own lives now.

And yet, abundance is not, in fact, the vision of human

life which the Bible gives us, nor is it a vision of human life we can afford to continue to entertain. It has never been a manner of life recommended by the church’s great teachers, never been seen as a means to spiritual health. Even more urgently, the planet now cannot sustain our desire for abundance; we are on the verge of burning ourselves alive, and seem unable to contain or control the practices of production and consumption which drive the climate crisis. If anyone is called to address that inability, to give us new ways of imagining how life can be good, in harmony with creation, it should be people of faith; but we are not doing so. Instead we, like the rest of our society, generally react with considerable discomfort to any suggestion that we may be called to restrain or modify our desires, or that abundance is not the appropriate pattern for our imaginations.

We are made, and our earth is made, for lives of decent sufficiency, but our imaginations have been so

broken that we can hardly now imagine, or speak about, sufficiency as good. Yet the scriptural vision of human life is, precisely, a vision of “enough.”

When God leads the children of Israel out of Egypt, out of the empire of their day, they are also led into a period of formation, which includes a reshaping of their desires, away from the material comfort which they remember as a distinctive feature of their time of slavery, and into the pedagogy of manna—good and sufficient nourishment from God’s hand, nourishment which is available in precisely the quantities needed for all to be well-fed, but which cannot be stockpiled or accumulated. They are to become not a people of captivity and of material comfort, but a people of freedom and appropriate desire, adequacy, enough—and these things cannot be separated. Slavery and material abundance are cognate; it is our desire for more than we need which holds us captive. This is an understanding which echoes as well in Revelation, as the long and detailed list of material goods and luxuries of the fallen empire of Babylon climaxes with “and slaves, and human lives.”

The vision of “enough,” in contrast, is the vision of the prophets—basic food, milk, bread and water available to all, “without money and without price.” It is the apparently impossible vision Jesus puts before us of a life in which we do not stockpile goods, do not worry about food or clothing, but live with the simplicity of birds—a vision which recalls also the words of a member of the Aamjiwnaang First Nation, speaking about the environmental devastation brought to his community by industrial development, who noted that “[t]hese plants, these animals, they’re still carrying on the way we’re meant to carry on. The laws of creation haven’t changed.... But what can you do with your lives? The economy controls everything. You have to pay to live on the earth. Think about that. We’re the only species that has to pay to live on the earth.”

It is the vision of the earliest Christian community described in Acts, where all goods were held in common, all had enough, and none were in need; it is the vision which has shaped alternative Christian communities from Basil of Caesarea’s “New City,” to the Franciscans and the Beguines, to the Catholic Worker and L’Arche communities now. Sufficiency means a sustainable community for all, not one where adequate survival depends on being an efficient economic actor in a competitive system, not one in which extreme deprivation

exists alongside a level of consumption and waste which threatens all human life on this planet.

Good food, good work, health and community are things to be desired in this world, the life God intends for us, a way of living with God’s values in anticipation of the reconciliation of all things. One of the most evocative of the resurrection appearances shows us Jesus frying a simple breakfast of fish on the lakeshore for his disciples. There is more to this image than might appear—by the time of Jesus, frying on the lake of Galilee was an industry, primarily dedicated to producing highly fermented fish sauce, a luxury good, for the imperial elite. The breakfast on the shore reclaims basic food for those who produce it, shared in a small, sustainable community, and this is given to us as a vision of resurrection, the restoration of the world in Christ.

This vision of enough is not only very different from the spiraling growth of the money economy, it is actually inimical to it. If we are satisfied with simple, basic human lives of good work and mutual care, we will fail in terms of our economy, which requires us to engage in endless economic growth, without which economic “value” cannot increase. The structures of society discourage us in every possible way from trying to live such lives; indeed, they make it impossible to do so fully—though the impending climate crisis is very likely to compel us all to live very differently soon enough, and those who have started to do so voluntarily may be more able to cope, having begun the deep adaptation which may see us through the days which are surely coming.

We should understand ourselves called at least to live towards this vision as far as we’re able, to enact it in all the practices of our lives, and in how we speak and worship and imagine. To the extent that the church continues to use the rhetoric of abundance, suggesting in our language that we can—that we are meant—to have not the modest, decent sufficiency of manna, but the abundant tables of Egypt, we betray the gospel vision and fail in the terms which count, in our task of moulding our imaginations towards the shape of God’s kingdom. ■

THE REV. MAGGIE HELWIG is rector of the Church of St. Stephen-in-the-Fields in the diocese of Toronto and served on the Anglican Church of Canada’s task force on the theology of money in 2014-2015. She has published 12 books of poetry, essays and fiction.



The Rev. Nancy and the Rev. Richard Bruyere, shown speaking at the Road to Warm Springs gathering in 2017, are non-stipendiary priests in Sagkeeng First Nation.

PHOTO: COURTESY OF ANGLICAN VIDEO

By Matt Gardner

STAFF WRITER

THE UNPAID LABOURERS

IN INDIGENOUS COMMUNITIES, NON-STIPENDIARY CLERGY TREAD VAST, CHALLENGING MISSION FIELDS, JUGGLING PASTORAL OBLIGATIONS AND PUTTING FOOD ON THE TABLE

■ Straddling the shores of the Winnipeg River at the southern end of Lake Winnipeg is Sagkeeng First Nation, an Anicinabe community in the heart of Treaty 1 territory, roughly 90 minutes' drive from the city of Winnipeg.

Formerly known as Fort Alexander Indian Reserve, Sagkeeng has an official band membership of 7,367 people, of whom an estimated 3,352 live off-reserve. Poverty is a major problem in the community, with a very high rate of unemployment. Where the people of Sagkeeng were once largely self-sustaining, today the majority must survive on social assistance. Those fortunate enough to find employment often work government jobs, such as at public schools or the local band office.

The site of Christ Church Anglican, Fort Alexander, Sagkeeng is also the home of the Rev. Richard and the Rev. Nancy Bruyere, Anglican priests of Ojibwe heritage. For more than 20 years, Nancy has served as a non-stipendiary or unpaid priest, the first Indigenous female priest in the area. Richard, who served as a band councillor for more than 10 years, was ordained in 2007 and became a non-stipendiary priest after spending seven years as a deacon.

With a background in engineering, Richard currently

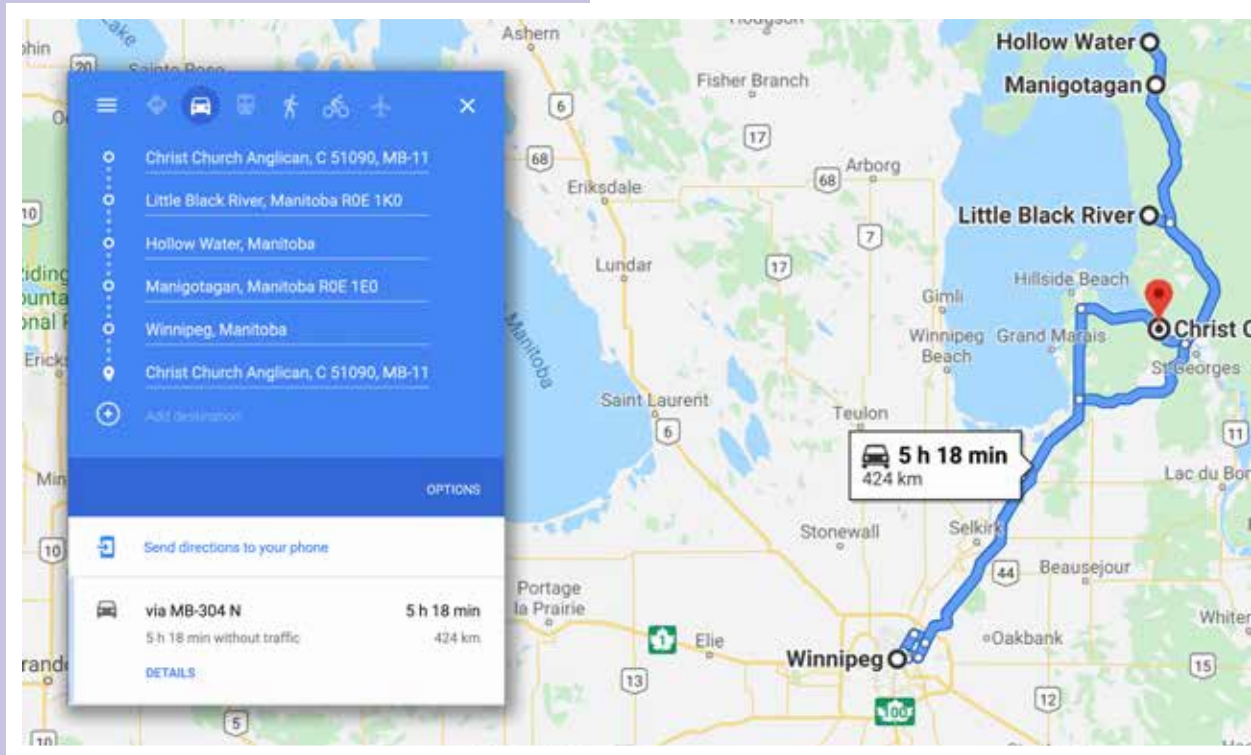
"It's very hard. I would prefer being a full-time minister, but it's always a struggle for us. We have to support our families, and also support the church at the same time."

— *The Rev. Richard Bruyere*

works as the director of public works at Sagkeeng First Nation. His day job can require him to work seven days a week, called out on various assignments.

On top of that paid work is Richard's unpaid ministry as a priest. Working together with Nancy, Richard serves as a priest not just for Sagkeeng, but for the neighbouring communities of Little Black River, Hollow Water and Manigotagan. Aside from Norman Mead, an Anglican deacon who serves in Hollow Water, the couple are the only two Anglican clergy for this entire swathe of southeast Manitoba.

"It's very hard," Richard says. "I would prefer being a full-time minister, but it's always a struggle for us. We have to support our families, and also support the church



The Bruyeres travel to conduct funerals, weddings and baptisms, and they are often called to Winnipeg in response to requests for pastoral care. All in all, their pastoral work can take them hundreds of kilometres per day.

PHOTO: GOOGLE MAPS

at the same time.”

Every Sunday, the couple holds a worship service at Christ Church. Every two weeks, they travel to Little Black River to lead a service at St. George's Anglican Church. In addition, the priests travel to each of the communities on request to conduct funerals, weddings and baptisms.

Often, the Bruyeres must travel to Winnipeg in response to requests for pastoral care, such as from a family with a loved one in the hospital.

“Sometimes we get a call about 2 o'clock or 3 o'clock, in the middle of the night, and we have to drive to Winnipeg to go see some people that are very sick—and sometimes people are not going to live very long,” Richard says.

Depending on their situation, some families will cover the cost of gas and parking for the priests. But when those who require pastoral care are without means, the Bruyeres must cover the cost of their own ministry.

The high unemployment in Sagkeeng often means that the couple must cover the cost of hydro and other bills at Christ Church out of their own pockets. Some elders provide a tithe to the church, and the Anglican Church Women hold fundraising dinners or pancake

breakfasts to try and pay the bills.

Members of the community “do give what they can,” Richard says. “That’s all they have, that’s the thing. And I really appreciate them. I thank God for them, for their faith and their generosity, and they give what they can.”

Yet, he acknowledges, paying for ministry and church upkeep inevitably eats away at one’s personal savings.

“After a while, it puts a toll on your finances for your family.”



The issue of non-stipendiary clergy is one that looms large over the Anglican Church of Canada. In reporting on this story, it was hard to pin down just how many clergy are stipended and how many are unpaid, a ratio that is constantly in flux. [Declining revenues](#) across the church suggest that it is increasingly difficult—and will only become harder—to compensate priests in the way the church has historically.

The situation is the most stark in Indigenous communities, where unpaid priests make up a far larger proportion of Anglican ministers.

Both Primate Linda Nicholls and National Indigenous Anglican Archbishop Mark MacDonald call the prevalence of non-stipendiary clergy a “critical question” as the emerging self-determining Indigenous church takes shape.

“It’s a matter of justice, but it’s also a matter of providing what I would call prophetic pastoral care to some of the most besieged communities in Canada, besieged by poverty and suicide and a number of other issues,” MacDonald says.

“It is, I think, one of our premier pastoral issues for the church. But it’s also a strategic issue, because we have the capacity to grow very much in Indigenous communities. Solving a problem of resourcing what are now non-stipendiary clergy and providing a structure of ministry for these communities—we will live or die on that issue.”

Non-stipendiary clergy are “easily” most prevalent in Indigenous communities, the archbishop says. MacDonald calls the persistence of non-stipendiary clergy in Indigenous communities part of “a system that uncovers some deep inequality within the life of the Anglican Church [of Canada].”

In the Indigenous Spiritual Ministry of Mishamikoweesh, all clergy other than Bishop Lydia Mamakwa are non-stipendiary. Many deacons,



PHOTO: SCOTT BROWN/ANGLICAN VIDEO



“Solving a problem of resourcing what are now non-stipendiary clergy and providing a structure of ministry for these communities—we will live or die on that issue.”

*—Mark MacDonald,
National Indigenous Anglican Archbishop*





A view of Split Lake, Man., as seen when entering town from Manitoba Provincial Road 280.

PHOTO: WIKIMEDIA COMMONS

archdeacons and priests work jobs in addition to their ministry, and some work multiple jobs.

The Rev. Janet McIvor, a non-stipendiary deacon at St. John the Baptist Anglican Church in Split Lake, Man., works from 8 a.m. to 5 p.m. as elementary principal of Chief Sam Cook Mahmuwee Education Centre. She engages in ministry on evenings and weekends, “but usually whenever I’m needed.”

“I have always found the strong need to help out, and to be part of the ministry,” McIvor says. “When you’re called to serve the Lord, it’s anytime.”

Other non-stipendiary clergy in Mishamikoweesh are retired. Whether they work other jobs or not, these clergy all share a common experience of ministering to their communities without pay.

Bishop Isaiah Larry Beardy, who serves as Indigenous suffragan bishop of the northern Manitoba area mission in Mishamikoweesh, describes the lack of stipends for priests as “a human rights issue that should never happen.”

He points to the challenging situation faced by Indigenous priests across Canada, serving communities ravaged by the intergenerational trauma of residential schools, day schools and the Sixties Scoop; missing and murdered Indigenous women, girls, men and boys; and issues of chronic illness and addiction.

“We have to deal with healing, with people that are in the hospitals...and also to deal with the death that’s happening at an alarming rate across the land,” Beardy says.

“Just recently in our area, we’ve had suicides that are happening in communities at an alarming rate, and elders are dying on us, it seems, almost every week. That’s how dire it is.

“We’re in a crisis situation. We need our church to step up to the plate, and let’s get some help out here.”



“The average non-stipendiary Indigenous clergyperson deals with more trauma in a week than the average stipended non-Indigenous clergyperson in the Anglican Church of Canada deals with in a year,” says MacDonald. The social traumas affecting Indigenous

communities have often left a mark on non-stipendiary priests themselves.

The Rev. Wilfred Sanderson is a resident of James Smith First Nation in Melfort, Sask., located roughly one hour's drive east of Prince Albert. As a child, his parents brought him to church every Sunday, and his father served as a vestry member.

When his siblings were taken away to residential schools, Sanderson's parents stopped working for the church, and then fell into alcoholism, due to what he believed was a case of "blaming each other... like they lost the right to be parents."

As they grew older, his mother and father quit drinking. But Sanderson ultimately ended up fighting an alcohol addiction himself. In 1994, his first wife died of a heart attack after a long battle with diabetes. Sanderson's recovery from alcoholism came after spending time at a sweat lodge, where he met his current wife Theresa and began attending his childhood church.

There, he received his calling.

"I was spiritually awakened...when I received Christ and [he] healed me," Sanderson recalls. He trained at James Settee College, through home studies and one excursion to Toronto. In 2006 he became a deacon, and in 2008 he was ordained as a priest.

Sanderson currently serves as the main Anglican priest for James Smith First Nation, following the retirement of the Rev. Martha Stonestand. James Smith has a population of approximately 2,000 people and two Anglican churches: St. Stephen's on the western part of the reserve and St. Luke's in the south.

For 24 years, Sanderson has also worked a job delivering water to the community. The combination of his secular job and priestly duties made for long work days. In recent years, after developing an illness that makes driving difficult because he tires more easily, Sanderson has contracted out much of the delivery work to a driver. He still handles orders and directs the driver where to go.

"When I delivered water to the community, I'd go to a funeral," he remembers. "I'm done the funeral, get on a



In April 2018, fire consumed St. John's Anglican Church, Shamattawa First Nation, northern Manitoba. Rebuilding of the church began in July.

PHOTO: RCMP MANITOBA



Sanderson, rear centre,
poses with a ministry
team from King's College,
Halifax, on the steps of
St. Stephen's Church in
James Smith First Nation.

PHOTO: THERESA SANDERSON



The Rev. Wilfred Sanderson (right) used to attend to his priestly duties after hauling water to about 50 houses for his secular job.

PHOTO: MARY BROWN



The Rev. Nancy Bruyere (right) officiates at a wedding in Sagkeeng First Nation with her husband, the Rev. Richard Bruyere (not pictured).

PHOTO: CONTRIBUTED

truck and go and haul water to about 50 houses I had to deliver to.

"I had enough energy to go and finish my work at the same time," he says. "I think if it wasn't for that [secular job], I wouldn't be able to do lots of the things that I do today."

In carrying out his ministry, Sanderson also has the support of Theresa, who serves as a lay reader, and helpers in the community who provide assistance as vestry members or during funerals.

Along with Sunday services at St. Luke's, Sanderson teaches vacation Bible school in the summertime and is preparing to begin leading annual confirmation classes. Like the Bruyeres, he also makes regular visits to sick people in the hospital.

Balancing paid work and unpaid ministry can take its toll.

"Sometimes it gets pretty stressful," Sanderson says. "Sometimes it gets pretty hectic. Sometimes we have funerals back to back.... Each community, I think they all take turns [with] that happening in our communities. So it gets pretty heavy sometimes."

Since non-stipendiary priests already take on so

much responsibility, unexpected events can make their stressful workload even heavier and force clergy to quickly adapt.

The Rev. Mary Anne Miles, who serves as a non-stipendiary priest in Shamattawa First Nation in northern Manitoba, faced such an occurrence last year when St. John's Anglican Church burned down. RCMP investigators determined that a recently malfunctioning furnace was responsible for the fire, which destroyed the only Anglican church in the community as well as books and recordings that Miles had stored inside.

In the absence of an Anglican church building, Miles is presently conducting worship services in the local Pentecostal church. The rebuilding of St. John's began in July, supported by a church insurance policy as well as tithes and monetary offerings.

Miles is the only Anglican priest in her community. She finds some help in her ministry from three choir members and a lay reader, but she is otherwise largely on her own. However, she notes that Bishop Mamakwa and Bishop Beardy in the Mishamikoweesh office regularly offer support.



For more than 20 years, Nancy Bruyere has served as a non-stipendiary priest, the first Indigenous female priest in the area. Richard Bruyere, who was ordained in 2007, became a non-stipendiary priest after seven years of serving as a deacon.

PHOTOS: CONTRIBUTED

"Whenever I need anything or I'm not sure of how to go about things, that's [when] I phone Lydia...and Larry.... They do help me when I need help," she says.

"They usually ask me if I need any help...like in the community when something happens very tragically, very serious. At times there are things [that] are really, really terrible happening in the community, and they usually ask me if I want any help, that they would support me, send someone to come and help me here."



Throughout much of the history of Canadian Anglicanism, priests in Indigenous communities were largely non-Indigenous, travelling into the communities from outside and receiving a stipend from the church.

Over time, Archbishop MacDonald says, a transition began to take place as the church found it increasingly difficult to continue providing those stipends and realized the importance of transferring ministry to Indigenous people themselves. That transition happened unevenly across Canada and in many communities is still happening. But it also created a new system with

major difficulties.

MacDonald says the church "put non-stipendiary clergy in positions that had been stipended" while making "the same demands" that they made on paid priests. The resulting situation has proved difficult for non-stipendiary Indigenous priests "to sustain any semblance of healthy life," due to the stress of working multiple jobs and the larger background of poverty, addiction and suicide that plague many Indigenous communities.

The uneven transition described by the National Indigenous Anglican Archbishop has resulted in a diverse picture across different communities.

In some dioceses, Indigenous ministry includes stipended clergy. In the diocese of the Arctic, for example, there are paid Inuit and non-Inuit clergy as well as non-stipendiary clergy, resulting in what MacDonald calls a "mixed [clergy] economy." In some cases, stipends are paid if the local band council has funding to cover salaries. In other places, such as Mishamikoweesh, almost all clergy are unpaid.

In 2010, Indigenous Ministries staff from General



Synod hosted two meetings at Church House in Toronto to address the issue of unpaid clergy. The most recent figures available on the precise numbers of non-stipendiary clergy in the Anglican Church of Canada are from a 2011 study by the Council of the North.

That report cited a roughly equal amount of paid (15 full-time) and unpaid (16) clergy in the diocese of Saskatchewan, as well as Caledonia (14 paid priests, seven unpaid deacons and six unpaid priests). The diocese of Keewatin had by far the highest proportion of non-stipendiary clergy, with 50 unpaid priests and 20 unpaid deacons compared to three full-time and several part-time paid clergy.

(The diocese of Keewatin was closed in 2014. Its northern region is now the Indigenous Spiritual Ministry of Mishamikoweesh.)

Other Council of the North dioceses, such as Brandon, Moosonee and the Arctic, had numbers of unpaid clergy anywhere from one-half to three-quarters as large as the number of paid clergy. In the diocese of Yukon, the number of unpaid priests (five) and deacons (four) was far higher than the number of paid full-time clergy (two).

The Indigenous Spiritual Ministry of Mishamikoweesh was created in June 2014, comprising an area previously covered by the diocese of Keewatin. In Mishamikoweesh, almost all clergy are unpaid.

PHOTO: COURTESY OF ANGLICAN VIDEO

In the years following this report, as the church moved forward the formation of a self-determining Indigenous church within the Anglican Church of Canada, the issue of non-stipendiary clergy was never far from the surface.

The establishment of the Jubilee Commission in 2018 marked an effort by the church to find a sustainable funding base for the self-determining Indigenous church. The resolution put forward to the Council of General Synod for the appointment of the Jubilee Commission suggested that the new body consider “current salary levels of Indigenous clergy and strategies to move towards parity,” among other tasks. This mandate was recently confirmed at the meeting of General Synod in 2019.



In the Indigenous Spiritual Ministry of Mishamikoweesh, the advancing age of non-stipendiary clergy, many of whom are in their 50s or 60s, has created a growing concern for the need to attract more young people into ministry.

But just as economic factors make it difficult to provide stipends for existing priests in Indigenous communities, they pose equally great challenges for youth entering ministry. When Sanderson speaks to “young kids” about the possibility of becoming clergy, he is regularly confronted by the same question: “How much do you get paid?”

“How can you encourage our young people to get into ministry when there’s no pay?” Sanderson asks. “I always tell them, ‘Towards the end of your journey, your pay will be great.’”

“We need a young leader in the future.... I don’t know how many years I’ve got left in my ministry, so I’ve got to try and continue on until they find some young people that are interested.”

Richard Bruyere has faced a similar problem when trying to encourage Indigenous youth to go into ministry.

“We’re praying for some younger people to take over, but...if you try to recruit young people, it doesn’t look very attractive financially to them,” Bruyere says.

“You know some people when they go to school, they look at getting these jobs [that] have a higher income, and then they get a good job. Then you look at the clergy,” he adds with a laugh.

“There are some people that are coming out, some young people that are dedicated to their faith and their belief in Jesus, and that keeps them going.”

— *The Rev. Richard Bruyere*

“It takes a special person to have that commitment. So recruiting, it’s kind of tough for us. But we are praying. The harvest is ripe, but the [labourers] are few ... There are some people that are coming out, some young people that are dedicated to their faith and their belief in Jesus, and that keeps them going.”

In the meantime, to provide greater support for non-stipendiary clergy in the present, McIvor suggests that the church needs to start involving Indigenous communities in all aspects of ministry, and to provide parity with resources enjoyed by other dioceses and parishes.

“I would greatly appreciate if we can get the support other Anglican Church of Canada [clergy] receive such as stipend[s], pension, funding and programs,” she says.



Nicholls says she is “deeply concerned about the lack of support for Indigenous clergy in remote areas where ministry is non-stipendiary and the pastoral care burden is overwhelming.”

The church needs “new models for supporting ministry in life-giving ways for the context faced,” she says. The primate also acknowledges that many congregations cannot afford to pay a full-time or part-time priest, and urges the church to provide “sacramental ministry and pastoral support” for these congregations.

She also suggests that some clergy have a greater capacity to be non-stipendiary. They might be retired; have another, paying job that fits well with ministry; or simply have the commitment and passion to engage in local ministry without a stipend. However, she cautions against viewing such cases as a “cheap fix” for the church.

“The choice to be non-stipendiary must fit both the

cleric and the community and is in partnership with stipendiary clergy, not an alternative to it," Nicholls says.

Traditionally, the primate says, the model for ministry in the Anglican Church of Canada has been of a family of dioceses within which congregations were expected to either be self-sustaining or grow into that over time with help. The church has also supported mission work across Canada in isolated communities to allow economically stronger parts of the church to assist those in other areas where needed.

"Together all parts of the Church will need to discern how we can best support ministry across our country and discern where stipendiary ministry is needed or where other models of local ministry and non-stipendiary clergy will be appropriate," Nicholls says. "We will need to find ways to support full-time stipendiary ministry in some areas."

As an example, she points to her experience as bishop of Huron, in which the diocese was able to offer health benefits to a non-stipendiary cleric. Because the diocese of Huron self-insures its benefits program, it is able to decide which clergy are eligible for benefits, whether they are stipendiary or not. The diocese of Yukon has also presented a form of alternative remuneration beyond a stipend by providing housing for pastoral volunteers who serve the local church.

Archbishop MacDonald identifies two elements that he says must be part of any Anglican response to the "pastoral crisis" in Indigenous communities.

On one hand, the church must find more money to support full-time clergy to act as a regional support system for volunteer clergy. On the other hand, he believes the church must also develop more volunteer ministry in the form of lay readers and catechists to support the ministry of both paid and unpaid clergy.

"We can't just shift to stipended ministry," MacDonald says. "We have to expand the way that we do ministry, and we have to put to death once and for all the Western model of an omni-competent clergyperson, one clergyperson serving over the life of a parish."

"For us, there has to be, I think, paid clergy, non-paid clergy, and a lot of lay ministries that support that work. We're really talking about a very different Indigenous model of ministry. We're not just talking about money. We're also talking about a different way of doing ministry in those communities."

"We're not just talking about money. We're also talking about a different way of doing ministry in those communities."

*—Mark MacDonald,
National Indigenous Anglican Archbishop*

Different methods of clergy formation are already underway in Mishamikoweesh. Twice a year, students gather for the William Winter School of Ministry, which since its establishment in 2003-4 has trained more than 70 people from northern Manitoba and Ontario in specifically Indigenous forms of ministry.

With the approval by General Synod of a self-determining Indigenous church, the next meeting of Sacred Circle in 2020 plans to look at four major categories of concern for the emerging church: vision (preamble), covenant (constitution), way of life (canons), and ministry development (formation, training and deployment of ministers in the life of the church).

Meanwhile, the work of the Jubilee Commission continues to unfold, with its most recent meeting taking place in October 2019. Archbishop MacDonald, who attended the meeting, says that the commission will "certainly try" to address funding issues for non-stipendiary clergy.

"I cannot predict success," he adds. "But we have a lot of hopes in the Jubilee Commission. It is, I think, an essential component of moving forward."

Other ways of helping non-stipendiary clergy are in various stages of development and discussion. Judy Robinson, director of the Anglican Church of Canada Pension Office, said the church is working on "finding viable ways to provide life insurance, medical and dental benefits, and possibly pension plan participation for non-stipendiary clergy."

Robinson said much work lies ahead in this process—for example, government regulations exist pertaining to participation in pension plans. However, she noted that many people in the church "want to see something happen" to help clergy.

An existing benefit for non-stipendiary clergy through the Pension Office is the Continuing Education Plan. Robinson said that non-stipendiary clergy could access the benefit—a \$750 contribution in 2020 and \$900 in 2021—by finding a third-party source for the funding, such as the parish they serve. These funds could then provide education and training resources and materials to the clergy person. Robinson said interested clergy can contact the Pension Office for more information.

In October, Robinson spoke to the national Indigenous archbishop about ways to provide more benefits for non-stipendiary clergy, and she presented the concept for increased benefits to a meeting of executive archdeacons in November, where it found “high levels of support.”



Despite the pressures and challenges that non-stipendiary Indigenous clergy face, to reduce their ministry to these hardships would be to paint an inaccurate picture—one that fails to explain the resilience of these priests and deacons in such difficult conditions.

To persevere through such obstacles, clergy are driven in large measure by their faith.

“I really believe in the Lord, and when I got saved, I made a commitment I’d work for him,” Richard Bruyere says. “Some of the ministries, it’s not rewarding in monetary stuff, but it’s rewarding spiritually.... It’s also at the same time very stressful. Some days you worry, ‘How are we going to get there?’ But it helps you to put your faith and trust in the Lord, and he does provide.

“So we just keep going. And I love the ministry, I really do. Same with Nancy—she’s got great faith and she loves the ministry. She loves what she’s doing and the church.”

For the last two years, Mary Anne Miles has been getting an honorarium of \$100 per month from Mishamikoweesh. While she is happy to receive the payment, her drive in practicing Christian ministry continues to be the words of her elders and a decision she made more than 20 years ago to work for the church.

“I was interested in helping around the church with the elders that were there before,” Miles remembers. “They used to talk to me a lot about how to help around

“We have joy when we work with the elders and also the young people....it’s fulfilling. You get joy. Even though in the background you’re worried about the financial stuff—it’s something that you need done, but it’s not something that’s the most important.”

— *The Rev. Richard Bruyere*

in church, and I really enjoyed working with those elders.... I just carried on to do what they taught me, and...not to give up on anything.

“That’s why I was there, and that’s why I’m still there. I still think of those words, what [they] used to say to me ... ‘Everything is going to be hard, but you just have to do your bit.’”

Along with the faith of the clergy themselves are the positive effects of their ministry on those around them.

Bruyere acknowledges “the struggle that we have in our communities. But there’s also a good story.... We have joy, too.

“We have joy when we work with the elders and also the young people. When we work with them, it’s fulfilling. You get joy. Even though in the background you’re worried about the financial stuff—it’s something that you need done, but it’s not something that’s the most important.”

Describing the experience of Nancy teaching Sunday school, he notes, “Sometimes we get about 20, 30 kids, and when you see them with joy, it’s fulfilling.... Our elders come too..., they gather and then they tell stories. We have a meal every Sunday in our church when we gather and we have fellowship. That’s what I mean [about non-stipendiary ministry]. It’s hard and it’s good at the same time.”

In assessing the role of unpaid clergy in the Anglican Church of Canada today, the national Indigenous archbishop is effusive and unstinting in his praise.

“Non-stipendiary clergy are my heroes,” MacDonald says. “They serve in very challenging circumstances with great commitment and, I think, great courage.” ■



'WHEN I WAS HUNGRY AND THIRSTY' BY SCULPTOR TIMOTHY P. SCHMALZ.
PHOTO: ROSEMARIE MOSTELLER

THE INTERVIEW

By Joelle Kidd
STAFF WRITER

'WE'RE ALL IN IT TOGETHER'

RACHEL ROBINSON ON POVERTY AND HOMELESSNESS

■ Rachel Robinson is the executive director of drop-in centres The Well and St. Luke's Table, two of the diocese of Ottawa's community ministries.

The diocese of Ottawa runs [five community ministries](#), including an affordable supportive housing organization for women. The diocese has also pledged to create 125 new units of affordable housing in the city by 2021, to coincide with the diocese's 125th anniversary.

Epiphanies spoke to Robinson about the function of community service agencies, affordable housing and homelessness, and poverty as a systemic issue. The interview has been edited for length.

What do The Well and St. Luke's Table do?

The Well and St. Luke's are both community services. They're drop-ins and they both provide food. The Well is a women-only program; St. Luke's is for men and women.

We provide basic needs, [including] breakfast and lunch. The aim is to alleviate the impact of poverty on

people's day-to-day lives. We have showers and laundry at The Well, and cots for people to sleep on during the day if they've been sleeping outside at night. Then we try to provide links to other health-care resources. So we have nurses and social workers coming in from the Royal Ottawa Hospital, and the local community health centres have nurses that come in to try and connect people if they've got any health problems.

Then the big thing is about breaking isolation and loneliness for people. We know that loneliness is actually really bad for people's mental and physical health.

Many of the people live on their own, or they live in a shelter. Most sleep outside, especially in the summer time. That can be quite isolating. So they come for community, they come to gather and connect with other people. They have strong friendships in the programs with people.

And then we have spiritual care. We have chaplains in the programs who can help people with spiritual matters. So we try to be really holistic in the way we support people and think about all aspects of their lives.



One of the things about a drop-in that's different to a lot of other types of social services is, it's very accessible, because you literally just walk in through the door.



What is the importance of having a drop-in space?

One of the things about a drop-in that's different to a lot of other types of social services is, it's very accessible, because you literally just walk in through the door. You don't have to tell anyone your name if you don't want to, you don't have to sit down with a social worker or fill out forms, do intake assessments. When you're part of a system where you access social assistance, it can be very bureaucratic. So [drop-ins are] really supposed to be accessible.

We are addressing crises, in a way. Like I said, we're alleviating the impacts of poverty. But in an ideal world, we wouldn't need drop-ins. In an ideal world, people would have housing—the right type of housing. They'd have enough income to be able to buy their own food. I'm sure [this term] is a bit overused, but it's a systemic issue.

We're just addressing immediate needs, but it's not social justice, in a way. That's not real justice, that people don't have anywhere to sleep. They don't have a home.



Rachel Robinson at The Well. PHOTO: ANGLICAN VIDEO

“ It’s absolutely impossible, if you live on social assistance, to afford any sort of decent housing. In Ottawa, property and land are so expensive. ”

What is the climate of affordable housing right now, in Canada or in Ottawa? What are some of the challenges people are facing?

It’s absolutely impossible, if you live on social assistance, to afford any sort of decent housing. In Ottawa, property and land are so expensive. Even people who are working can’t really afford decent housing. The minimum rent on an apartment would be \$1,200 in Ottawa. If you’re on disability support, you have just under \$500 a month for shelter, for rent. And if you’re on Ontario Works, you get \$390 for rent per month.

So people are living way below the poverty line.

For that you could get a really awful room in a shared rooming house in Ottawa, which would have seven people sharing one bathroom [and] would be cockroach-infested.

The properties that people are living in are in neighbourhoods that are being gentrified. The land’s worth so much, the houses are worth so much, [that] it’s not worth the landlord investing any money in them because they could just sell the house and make a lot of money.

So generally it’s very, very hard to find anywhere to live. People end up couch-surfing a lot, over-occupying one-bedroom apartments, sharing rooms, sleeping in



One of the diocese of Ottawa's community ministries, The Well is a drop-in space for women.

PHOTOS: ANGLICAN VIDEO

shelters—some chronically homeless people live in the shelters.

And the thing I think is really important is, there are some people with disabilities [who] are not going to be able to live independently. They need to be living where there's support, and there is a real shortage of supportive housing.

In Ottawa, there's not enough public housing [or] community housing that's affordable. The waiting list is 10,000 people. And that's a fairly stable number, it doesn't tend to go down. So it's really difficult to get affordable housing through the public sector, through the community housing sector. And then if you're going into the private market, you're really at the mercy of slumlords. Not all of them—there are some good landlords that do provide decent accommodation. But in the private market, it's very easy for profit to become the main motivator.

For people who haven't experienced that level of poverty, what kind of misconceptions might people have?

I think some people perhaps might think that [homeless people] haven't tried hard enough to find work or that they've had opportunities that they've perhaps turned down because they have addictions. What you tend to find with chronically homeless people is, there's often a number of intersecting factors, such as a health problem or a disability. So that immediately puts them at a disadvantage trying to find employment.

Many of the people who are chronically homeless have experienced real trauma in their childhoods or in their lives. [They may] have come out of foster care. They haven't had the same opportunities. They're almost at a disadvantage right from when they're children, really. They've got some sort of challenge like a mental illness or a disability, they haven't got family support, and more importantly, the system is against them. Employers aren't going to employ people that perhaps can't work five days a week, nine to five. They can't accommodate people with disabilities easily. [It's hard to] find housing that you can afford on social assistance. And if you haven't got anywhere to get up in the morning and get dressed and have something to eat, it's really difficult to work.

I think there's a real stigma attached to being

homeless or having a mental illness or having an addiction. There's this real sense of "them" and "us," whereas I think we're all in it together, and we really need to work out a way where we all can have a decent standard of living and everyone can have some employment and have an income that enables them to buy food and shelter.

I think some people also struggle with this idea of, *should I give to someone on the street asking for money?* What's your take on that?

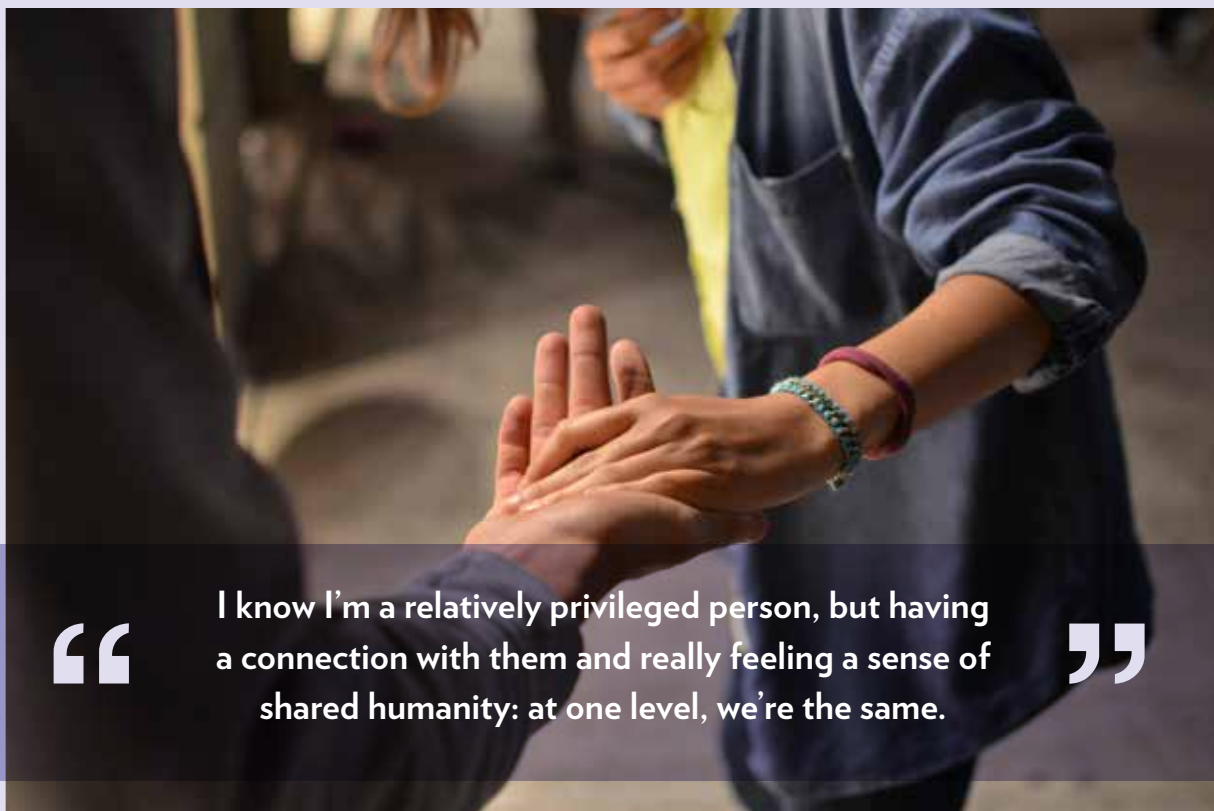
It's really difficult, and I think in the end it has to be an individual choice on how you want to be in the world, how you want to relate to people in the world.

It is often the case that people panhandling do have an addiction. But, equally, people really have no money. They don't have a single cent. If they're panhandling they're living almost from hour to hour.

I think it's easy to be judgmental and say, "Well they're just going to spend it on drugs." Well, we all choose to spend our money on whatever we're going to spend it on. We always want to have a choice, for example, about what food we eat. Often people don't want to be given a stale bit of pizza or a sandwich that they've not chosen themselves. It can feel like people are being ungrateful. But you know, we want to choose our own food; most people do. So it's a bit paternalistic. I know people do it with the absolute best intention; they're really trying to be kind and not give people money because they think it's going to be spent on drugs, and it may be.

I personally don't give money to people, because I'd rather get people into a support agency or a social, community services agency like St. Luke's Table or The Well. I'd rather try and encourage people to go and get support at programs that are organized. But I would never tell someone not to give someone else money when that person's sitting on the street and hasn't got a cent. If someone is sitting on the street, I think they're pretty desperate. I think we need to show compassion.

It's difficult, that one. I've actually struggled with that [question] myself. I think you tend to find most workers don't give money because they want people to get into services and programs.



“ I know I’m a relatively privileged person, but having a connection with them and really feeling a sense of shared humanity: at one level, we’re the same. ”

PHOTO: NINA STREHL/UNSPASH

As you said, this is all very systemic. What can people do if they want to help? Where should they give or get involved with?

Well, of course you can support community agencies that provide services to homeless people. We can't function without donations. We do have tax dollars that support our programs, but they never cover 100% of the operating costs. We're always trying to get donations.

You can also volunteer with organizations. In the same way we always need donations, we always need volunteers to help in operating the program.

There's a number of ways you can [help], but I think it does have to be political at some level. You do have to speak to your MPs and [city] councillors and tell them that you would like some change. Unfortunately, that might mean you have to pay more taxes, it might mean you have to say, I would be prepared to pay an extra \$10 a year in tax or something to enable more

public housing. I think it has to be public housing and non-profit housing rather than private landlords. It's a generalization, but I think generally it's more effective if it's non-profit or public housing.

In your own experience, what are the best moments of being involved in this ministry? What gives you hope?

I think it's actually having a real connection with people who are very different to me and have very different life experiences. And I totally "own my privilege"—I know I'm a relatively privileged person, but having a connection with them and really feeling a sense of shared humanity: at one level, we're the same. We've got the same needs. We need love, we need food, we need shelter. I think that is quite profound, really, when you experience that—to really feel a connection with people like that. ■

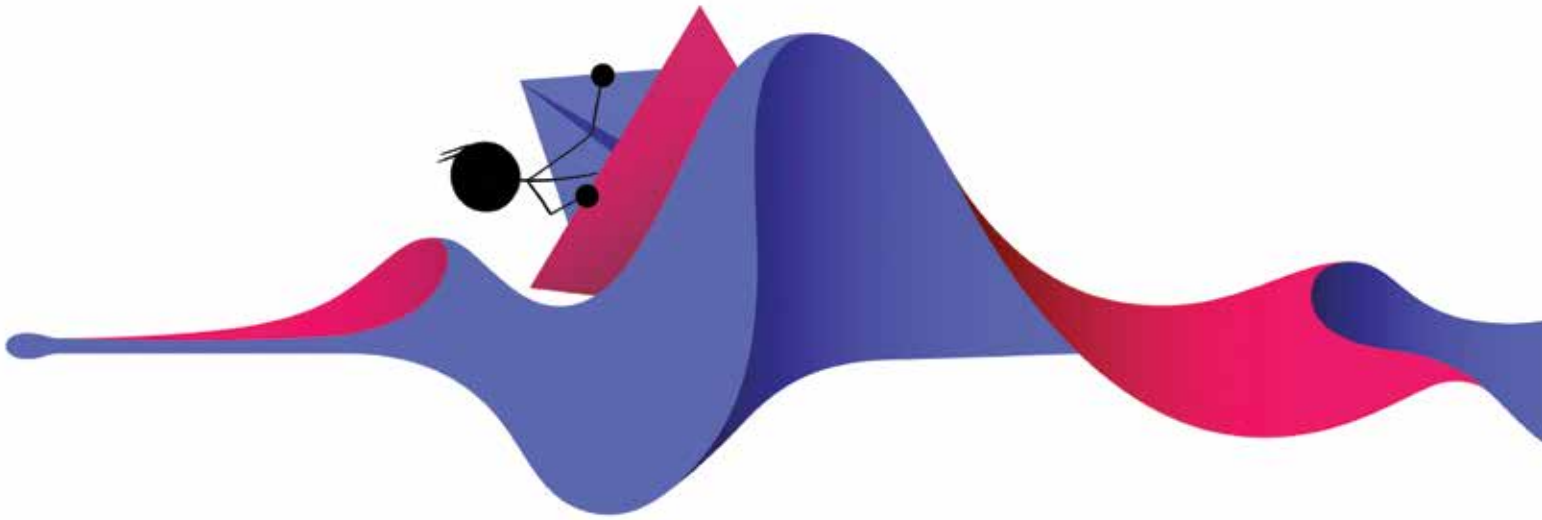


IMAGE: ZDENEK SASEK/SHUTTERSTOCK

By Tali Folkins

STAFF WRITER

CAUGHT IN A WAVE

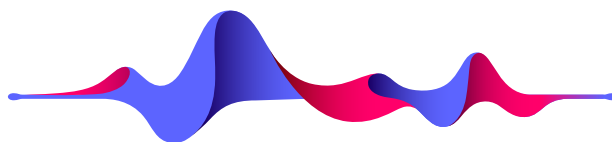
THE ANGLICAN CHURCH OF CANADA NAVIGATES A ‘NUANCED’ APPROACH TO RESPONSIBLE INVESTING

■ In 2018, a task force of the Anglican Church of Canada came before the Council of General Synod (CoGS) to present a report with recommendations for responsible investing.

This action was the crest of a wave that seemed to have been steadily building: divestment from the oil and gas industry.

In the previous few years, divestment had swept through Anglican and other churches in many countries around the world, including Canada.

In [February](#) 2015, 17 Anglican bishops from around the world—including National Indigenous Anglican Bishop (now Archbishop) Mark MacDonald and Jane Alexander, bishop of the diocese of Edmonton—meeting in Cape Town, South Africa, had released a joint statement, “[The World Is Our Host: A Call to Urgent Action for Climate Justice](#).” Among other things, the bishops called for a review of their churches’ investing practices, “with a view to supporting environmental sustainability and justice



It wasn't long before some member churches of the Anglican Communion were resolving to sell off stock in oil and gas companies for the sake of a cleaner Earth.

by divesting from industries involved primarily in the extraction or distribution of fossil fuels.”

It wasn't long before some member churches of the Anglican Communion were resolving to sell off stock in oil and gas companies for the sake of a cleaner Earth. That April, the Church of England [announced](#) it would divest itself of £12 million (\$20 million Cdn) of investments from oil sands and thermal coal, considered among the world's most environmentally harmful forms of fossil fuel. In July, the U.S.-based Episcopal Church [voted](#) to divest from fossil fuels altogether in a number of its holdings. (Its hefty \$13 billion US (\$17 billion Cdn) pension fund, managed by an entity separate from the church's General Convention, [did not fall under the resolution](#).) Many other churches and communions, including the United Church of Canada and the Lutheran World Federation, [had announced](#) similar measures.

The wave seemed to be swelling within the Anglican Church of Canada. In October, the dioceses of Montreal and Ottawa both [voted](#) to divest from fossil fuels. By the end of 2015, the diocese of Quebec—which had voted to pull its money from all resource extraction four years earlier—[announced](#) it had fully divested from mining and fossil fuels. (Its bishop at the time, Dennis Drainville, [ran](#) as a candidate for the Green Party in this fall's federal election.)

On the national level, the topic of divestment [came before](#) a joint session of the Council of General Synod (CoGS) and the National Church Council of the Anglican Church of Canada's full communion partner, the Evangelical Lutheran Church in Canada (ELCIC),

that November. By the time General Synod met in July 2016, the church's Public Witness for Social and Ecological Justice Coordinating Committee, together with the Creation Matters working group, had drawn up a resolution calling on the synod to put together a task force on the topic.

The task force was mandated to, among other things, “review, and if deemed appropriate recommend changes to the current investment portfolio and the investment policies and practices for the management of the General Synod assets and those of the General Synod Pension Plan in light of the Church's faith and mission, including the Church's social and environmental responsibilities.” The resolution, moved by MacDonald, [passed with a 91.9% majority](#).

It was the group that arose from this resolution—the Responsible Investing Task Force—that presented its report to CoGS in 2018, which endorsed its recommendations.

The fourth of the report's seven recommendations addressed divestment—but it stopped short of calling for an out-and-out withdrawal of church money from the oil and gas industry. Instead, it left as an option the possibility of divestment from individual companies rather than the entire sector, and even then recommended considering divesting only as a kind of last resort, “if ESG [environmental, social and governance] ratings or active engagement efforts indicate that a company's activities will not likely be modified to address material risks or salient ESG concerns.” It added, “Before divesting completely from a sector the General Synod Consolidated Trust Fund



What had happened to the idea of divestment in the Anglican Church of Canada? Has the church failed to deliver on the Cape Town “call to urgent action”?

and the General Synod Pension Plan should consider if best in class companies in that sector would meet the fund's standards for investment.”

Since the report's release, no divestment from the industry has been announced by the Anglican Church of Canada—despite more movement in this direction by other members of the Anglican Communion. In the summer of 2018, for example, the Church of England [announced](#) it would engage with oil and gas companies and follow their progress in reducing their impact on the environment; according to the resolution, three church funds with a [combined value of £12 billion](#) (\$20 billion Cdn) will sell off their stake in any companies that are “not prepared to align with the goal of the Paris Agreement” by 2023. (The UN-led agreement, adopted in late 2015, has the stated aim of limiting the rise of global average temperature to “well below” 2 C above pre-industrial levels and pursuing efforts to limit the increase to 1.5 C.)

What had happened to the idea of divestment in the Anglican Church of Canada? Had the church failed to deliver on the Cape Town “call to urgent action”?

Did the wave dissipate?

Would church divestment have an impact?

Longstanding institution though it may be, the church's investing power can seem relatively small in comparison to government and private-sector holdings. But some say the church's influence can help

shift our societal course.

In a June 2017 [update](#) to CoGS, the Responsible Investing Task Force estimated that a total of \$1.2 billion was invested in key Anglican funds in Canada, including the funds of dioceses (\$325 million); General Synod's Consolidated Trust Fund (\$28 million, including some diocesan investments); the Anglican Foundation of Canada (\$15 million); the Primate's World Relief and Development Fund (PWRDF) (\$5.8 million); and by far the largest of the group, the General Synod Pension Fund (\$832 million).

(In its 2018 report to CoGS, the task force noted that in fact the pension fund, which is governed by a separate group of trustees, is not subject to the authority of General Synod, but included it in its recommendations nevertheless since the 2016 resolution had mandated it to. The report's authors also recognized that the investing practices of the Anglican Foundation, PWRDF, dioceses, parishes and other Anglican-affiliated organizations in Canada were not part of the task force's formal mandate, but they voiced hope that the task force's conclusions might still be useful to them.)

Compared to other funds in Canada, such as the Canada Pension Plan (\$400 billion), the Caisse de dépôt et placement du Québec (\$300 billion) and the Ontario Teachers' Pension Plan (\$201 billion), holdings by Anglican organizations in Canada might seem insignificant. But that doesn't mean a move to divest by the church would have no impact, says an executive for an investment management firm that specializes in environmentally-friendly investing.



“Just the process of selling your oil shares to somebody else is not going to change the world. When you do that, though... It’s a symbolic act, and that is very powerful.”

—Wayne Wachell

Wayne Wachell, co-founder and chief investment officer of Genus Capital Management, a Vancouver-based company offering a range of fossil fuel-free investment portfolios, says divestment movements typically occur in three waves: activists and churches lead, followed by universities and other public institutions; the general investing public tends to come on board last. Because of their role in the vanguard, he says, churches have the potential to have more influence in these movements than their small size might suggest.

“Just the process of selling your oil shares to somebody else is not going to change the world,” he says. “When you do that, though...it just creates more awareness. It’s a symbolic act, and that is very powerful.... It just gets more people to move in that space.”

Complicating the three-wave pattern of divestment in Canada, he adds, is the fact that many of its public institutions have received large donations from oil and gas companies over the years.

“Canada is definitely impacted by the energy sector here, because a lot of the philanthropy comes out of the oil patch,” he says.

The influence of the oil and gas industry on Canada’s universities was reported on in a 2016 article in the *National Observer*. In a submission cited in a [2016 report](#) to the senate of Dalhousie University on divestment, Ian Hill, acting dean of the

university’s faculty of science, voiced concern over the effect it would have on the school’s access to funds.

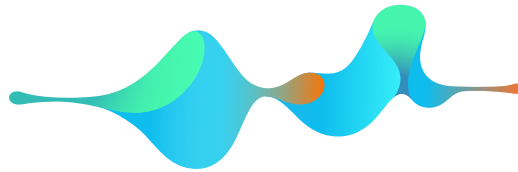
Divestment, Hill wrote, would be “a clear and very public statement that Dalhousie has taken a moral stand against the fossil fuel companies. This will obviously lead these companies to withdrawing their support from our educational and research programs.”

Still, even in Canada, the movement to divest from oil and gas, Wachell says, has moved into its second wave, with mounting anxiety about climate change spurring demand among the public for institutions to sell off their stock in the hydrocarbon economy.

“Especially in the fossil fuel area, you’re going to see more pressure in that space for foundations and individuals and churches to do more, just because it’s becoming more of a force,” he says.

Wachell says he’s convinced ethical investing doesn’t mean sacrificing on returns; a divested church would not leave priests without their pensions. In the case of the energy sector, he says, renewable technologies are likely to continue to grow while the petroleum industry dwindles.

“We think it’s a myth that you underperform—we’ve been saying for five or six years we don’t need hydrocarbons,” he says. “It’s like saying back in 1910, ‘We have to invest in the horse and buggy, otherwise we’re not going to get a return’—you know?—right before the Model T came out. Technology is bending the curve.”



“My biggest concern is we do these things without thinking, sometimes too fast, and we hurt our own people. For those of us from the West and North, those are big issues for us.... They’re [affecting] our families and our children.”

— spokesperson, Nov. 2015 joint meeting of CoGS

Tapping a well of perspectives

Yet, some say this wave of divestment unknowingly leaves some unfortunate people in its wake.

A diversity of opinions around divestment had in fact been surfacing at meetings of the church's key governing bodies even before the 2016 resolution at General Synod. The topic [came up for discussion](#), for example, at a November 2015 joint meeting of CoGS and the Evangelical Lutheran Church in Canada's National Church Council. Of a dozen table groups asked to reflect on the call to divest from fossil fuels, not one voiced a desire for the Anglican and Lutheran churches to immediately divest. Some spoke for a need to look at the problem from the side of consumption—urging people to conserve—rather than production of fossil fuels. One table spokesperson voiced a desire for caution given the economic impact of divesting.

“It's an emotional issue,” the spokesperson said. “My biggest concern is we do these things without thinking, sometimes too fast, and we hurt our own people. For those of us from the West and North, those are big issues for us.... They're [affecting] our families and our children.”

When the resolution to create a responsible investing task force was introduced to CoGS at its March 2016 meeting, the idea again [met with concerns](#) about the idea of a blanket divestment.

“This wave of support for the policy of divestment seems to us to roll over the hopes, aspirations,

future and even the faith of many Anglicans without consideration for any impact on their lives,” said Terry Leer, archdeacon for mission development in the diocese of Athabasca, in whose territory most of Alberta's oil sands lie.

“While divestment appears to be an easy action to take, the process behind it has neglected and hurt people,” Leer told CoGS. “The actions of some seem to cast aside the needs and futures of many Anglicans, and in fact have driven some away from the church.... An Anglican oil worker who reads reports of divestment actions taken in other dioceses, or other parts of the Anglican church, understands that he or she is being shamed and rejected.”

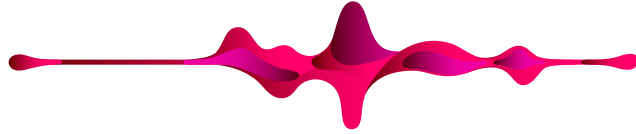
Some Canadian Anglicans, including former bishop of Athabasca Fraser Lawton, have said that the slump in oil prices that began in 2014 has [hit some of the most vulnerable Albertans hardest](#).

Leer instead brought to CoGS some suggestions from a working group of the diocese of Athabasca, including encouraging the development of practical alternatives to fossil fuels.

Similar concerns were raised when the resolution was brought before General Synod. Jeremy Munn, a lay member from the diocese of Athabasca, urged engaging directly with companies as a shareholder rather than divesting as a way of effecting change in the industry.

“Having a voice at the table is important,” Munn said. “Change from without is much harder than change from within.”

In a [June 2017 presentation](#) to CoGS on the progress



Some leaders of environmental activism in the Canadian church praise the task force for the way it dealt with what they say is a highly complex issue.

of the Responsible Investing Task Force, task force member Bob Boeckner, who is also a member of the General Synod Pension Plan's board of trustees, outlined some of the ethical complexities the group had encountered in its discussions. The task force had concluded, Boeckner said, that wholesale divestment from the industry was too blunt an instrument. Remaining a shareholder, on the other hand, would give the church a chance to successfully engage with companies, he said—as a group of Exxon Mobil shareholders, including the Church of England, had done [a few weeks earlier](#), passing a resolution at the company's annual general meeting requiring it to provide annual updates on how its business would be affected by the fight against climate change. Some of the companies involved in oil and gas are also key players in the emerging renewable energy sector, he added. And Canada's oil and gas industry, Boeckner said, is the largest private-sector employer of Indigenous people in Canada—seemingly a significant factor given the church's stated desire for reconciliation with Indigenous people.

In the end, Boeckner and others involved in the task force say, it was considerations like these that led the task force to come up with its range of recommendations, including divesting as a last resort only.

"What I saw during the meetings of the task force was the recognition that it's a complex issue," Boeckner says. "We came out with a much more nuanced approach to the issue of responsible investing."

Some leaders of environmental activism in the

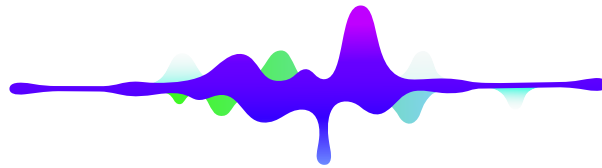
Canadian church praise the task force for the way it dealt with what they say is a highly complex issue. Ken Gray, dean of St. Paul's Cathedral in Kamloops, B.C., co-chair of the Anglican Church of Canada's Creation Matters Working Group and a member of the task force, says he was impressed from the beginning of the task force's work with the research done by trustees and staff of the General Synod Pension Plan. These people, Gray says, were "diligent in finding ways to not only respond to fiduciary duties on behalf of plan members, but...discovered that it is possible to incorporate environmental, social and governance (ESG) factors into investment decisions, to better manage risk and generate sustainable, long-term return."

Nancy Harvey, at the time chair of the Public Witness for Social and Ecological Justice Coordinating Committee as well as co-chair of the Creation Matters Working Group, says that in the lead-up to the presentation of the responsible investing resolution to General Synod in 2016, the working group had already spent a lot of time discussing the merits of divestment as opposed to engaging with the industry.

"It was a huge learning curve for myself and for others," she says.

The responsible investing task force "punched above its weight," Harvey says, in its attempts to think out and communicate responsible investing to Canadian Anglicans, as mandated by the 2016 General Synod resolution.

"They exceeded the call of [Resolution] A170-A2 as they realized that a major challenge would be to expose people in the church to the information and



“Those of us who enjoy the privilege of surplus funds...have a framework for discussion with our own financial advisors and can align our stewardship with our Christian witness, especially regarding our relationship not only with our neighbour but the earth.”

—Ken Gray, dean of St. Paul’s Cathedral, Kamloops, B.C.

to understand how knowledge can be shared across various levels,” she says.

A framework for ethical investing

Among the most important of the task force’s recommendations, Boeckner says, is the first, which calls on the church’s Consolidated Trust Fund and pension fund to look into “active ownership strategies,” such as encouraging companies to improve their ESG policies and performance.

Another important recommendation, he says, is that the church act together with other investors for greater effect. One way it can do this, he says, is by membership in the Shareholder Association for Research and Education (SHARE), an organization that advocates on behalf of various ethically minded institutional investors.

Significantly, Boeckner adds, the report also recommends that church funds consider putting a portion of their assets into “impact investing”—investing in companies whose business aligns with the church’s values. The pension fund recently, he says, put five per cent of its assets into a “positive change fund” that invests in companies that are trying to improve living conditions for the world’s poorest people, such as banks that focus on microfinancing. In Canada, he says, opportunities for active investing include the First Nations Finance Authority, which raises money for infrastructure projects in Indigenous communities and pays a market rate of return for investors.

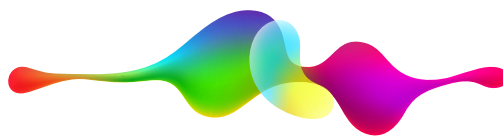
The pension fund had already been engaged in various forms of responsible investing even before the task force released its report, Boeckner says, but the report has encouraged it to take a more systematic approach to selecting investment managers. It has prepared a questionnaire that asks them about their ESG practices, and it arranges to have prepared annual reports on each investment manager’s ESG performance.

In November 2018, the task force followed up its June recommendations with another document: a 28-page [guide](#) to responsible investing intended for Anglican organizations and individuals across Canada, with an explanation of some key ESG concepts, and recommendations similar to those in the report. The group sent the guide to more than 30 Anglican-affiliated organizations it had identified in Canada that invest money; this fall, it will be doing a survey to find out to what extent these organizations have taken up the recommendations in the guide, Boeckner says.

Gray says he’s pleased with how the task force’s report has been received at both the national and local levels. He also commends the guide as a resource for individual Anglicans.

“Those of us who enjoy the privilege of surplus funds...have a framework for discussion with our own financial advisors and can align our stewardship with our Christian witness, especially regarding our relationship not only with our neighbour but the earth,” he says.

Gray notes that divestment is at least included as an option among the task force’s recommendations.



In the end, the church's work on responsible investing seems to be less of a clear-cut choice between two alternatives than a reframing of central questions about institutional finances and responsibilities.

"The Church of England has been quite bold in moving towards or actually achieving divestment, and the demand continues to come from many Anglicans in the global South as the only adequate solution to bringing real change in practice," he says. "The primary question is how can we keep average atmospheric temperature rise to less than 1.5 C? And in areas where divestment would cause serious economic and labour force disruption, how can we support workers through a transitional process?"

In cases where divesting from oil and gas altogether is "simply too large a hurdle," Gray says, it's worth taking note of the work of the Church Investors Group, an organization representing the funds of 70 church bodies and other institutions, which engages with companies to spur them to make positive changes.

Harvey says she believes each of the guide's recommendations is "grounded in faith, to the point, relevant and doable." Among those she finds especially promising are the calls for impact investing; including ESG considerations when picking investment managers; balancing the importance of climate change as an issue for the church with "the social impacts of a transition to a low-carbon economy" and its call for a "just transition towards an environmentally sustainable economy that is well managed and contributes to the goals of decent work for all, social inclusion and the eradication of poverty."

Harvey also likes that the guide acknowledges the 92nd call to action of the Truth and Reconciliation Commission, which recommended that companies "ensure that Indigenous peoples have equitable access

to jobs, training, and education opportunities in the corporate sector, and that Indigenous communities gain long-term sustainable benefits from economic development projects."

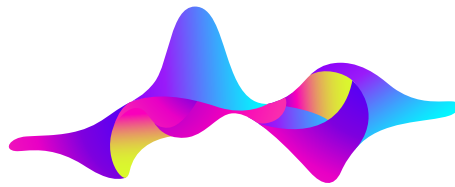
Harvey says she's also happy that another resolution passed at the 2016 General Synod called on the national church to sign on to the United Nations Principles for Responsible Investment, and to become an affiliate member of SHARE.

The church's 'new lens'

So what of divestment? In the end, the church's work on responsible investing seems to be less of a clear-cut choice between two alternatives than a reframing of central questions about institutional finances and responsibilities.

There's more to the task force's report and guide than just recommendations; both also include theological reflections on investing and the church. According to these documents, the Bible does not view money as evil in itself; it speaks of the wealth of Abraham and Job, for example, as a blessing. Alluding to a 2017 book, *Dethroning Mammon: Making Money Serve Grace*, by Archbishop of Canterbury Justin Welby (himself a former executive in the oil and gas industry), the authors of the report and guide write that it is the purpose that Christians put to money that is most important.

"Pursuing and amassing money as an end in itself, or as a means to power and control, is the worship of



“I think regardless of how quickly we have moved or not moved, we have a new lens with which to see how we handle money and how that works, and I’m very grateful for that, very grateful.”

—Archbishop Mark MacDonald

Mammon,” the report and guide state. “But Mammon is ‘dethroned,’ as Archbishop Justin Welby puts it, when we recognize wealth as a gift of God to be used for the flourishing of the wider community....Our economic practices must be considered not in purely economic terms but through the lens of God’s vision for our human life, which includes the flourishing of all, including the non-human creation.”

Muses Boeckner, “God has given us dominion over the earth, and in the past that was interpreted, I think, to say, ‘Because we’ve got dominion over all this stuff, we can be rapacious.’ But in fact that’s not what it is. God has given us the stewardship of the resources and wants to see what we’re going to do with them.”

Asked whether, as mover of the resolution creating the Responsible Investing Task Force, he was happy with the group’s report, MacDonald says he is of two minds.

“I would like to see us move much more quickly to a fossil-free way of doing things,” he says. “I think that ultimately the people who do that are going to be seen as responding adequately to the world that is coming upon us....I hope and pray for more earnest, resolute and quick action.”

On the other hand, MacDonald agrees that involvement with the oil and gas industry can mean difficult choices—at the level of the individual as well

as the institution.

“It’s very hard,” he says. “One of my good friends works in the oil industry in North Dakota, and he’s at huge cross-purposes. He says, ‘In my mind and in my heart I’m against what I’m doing, but in terms of putting food on the table, this is what I have to do, you know?’ So I think for the future we have to be fossil-fuel free. But I realize that we have some intermediate steps in the interim, and that means some compromise of principle for the sake of the well-being of people.”

This, he says, is why he is at the same time pleased with the report, as a step in the development of the church’s consciousness.

“My sense of things is that what happened in this is that the church got a new lens, and I think it began to change the way it looked at investing, began to change the way that it looked at money and how we handle it—all those things,” he says.

“The report itself for me was substantial progress. To get those kind of ideas out there and in front of people—I’m real happy,” he says. “I think regardless of how quickly we have moved or not moved, we have a new lens with which to see how we handle money and how that works, and I’m very grateful for that, very grateful.” ■

HOW MUCH SHOULD I GIVE?

HOW CAN CHURCH LEADERS BETTER FACILITATE THE DREADED 'GIVING CONVERSATION'?

Susan Graham Walker

GUEST COLUMNIST

■ In the church we are often vague on the topic of how and why to give our money, time and skills. Parish leaders spend a lot of time agonizing about how to get people to help pay the bills but miss the opportunity to teach about generosity, giving and gratitude as spiritual practices that deepen our faith. One question that most of us ask, at least to ourselves, is “How much should I give?” If this challenging question is actually asked out loud, it is usually deflected or left entirely unanswered. It is a serious gap when leaders, clergy and lay people don't have a well thought-out response that would help individuals make faithful, intentional and meaningful gifts to God's mission.

People don't ask how much they should give to be difficult, to make leaders feel uncomfortable or put them on the spot. They ask because the church hasn't explicitly taught about generosity as a practice of our faith, and it hasn't communicated its expectations.



Lately the pattern in the church has been to abstain from asking for gifts at all. There may be financial reports and indications of how far behind we are compared to this time last year; there may be challenges set forth for everyone to give a particular amount or a percentage increase. However, this is abdicating a responsibility of shaping disciples who model the gospel in every aspect of their lives—giving that trinity of time, talent and treasure.

It might be more helpful for parish leaders to open up a thoughtful conversation to encourage people to make

an informed and intentional decision about how they will give to support the ministry of the parish; to share the learning of others about their giving practices; to teach about giving as a response to God's generosity in our own lives—a conversation more about our need to be generous than the church's need to pay the bills.

“What should I give?” is an honest question that deserves to be explored, and not deflected with something like “Give what you can” (huh?) or the biblical expectation of the tithe of 10% (gasp). For a new person, this is not likely to be very helpful. For people who have been members for a long time, it doesn't encourage regular reflection on their practice of giving and generosity.

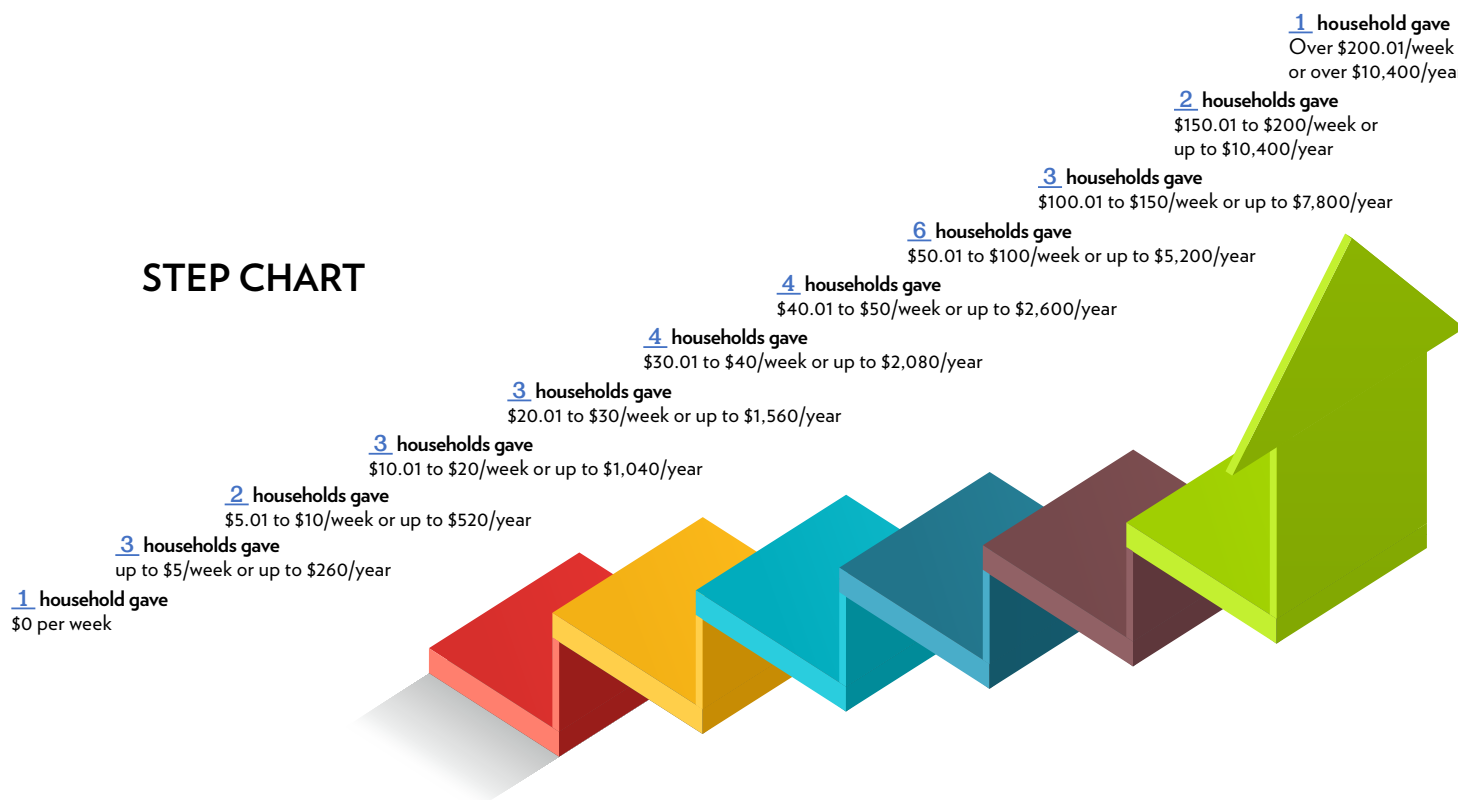
So how might we answer the question, “What should I give?”

Always begin with thanks, offering personal and sincere gratitude for what you know the individual has contributed in time and presence. Be specific in mentioning how the person or family gives in many ways.

Share what the impact of generosity is for the parish. Not where the money goes—share what the money *does*. Ground the giving in the life and ministry that follows God's call on us to serve. Explore what the money will accomplish (feeding the hungry), not what it will pay for (heating the parish hall).

In terms of personal giving, acknowledge that there is a biblical teaching of giving 10% to God from your “first fruits” (and in these scripture passages this is regarded as the beginning of giving, not the end). However, times have changed, and there are now many ways we “give” to accomplish what the Bible expects. We pay taxes, for

STEP CHART



This step chart shows a sample breakdown of a congregation's giving pattern in a particular year. "The step guide challenges people to 'step up' to the next level."

example, which pay for services for the benefit of all.

Perhaps be bold enough to share how you make your own decision: "We aim to give 5% of our pre-tax earnings to our church and then give another 2% to other charities."

Or: "We started out giving a fixed amount. Then we decided to figure out what percentage that was of our total income. It was lower than we thought, so now we are on a path to increase it by X percent per year."

Or perhaps share other suggestions: Start with the equivalent of an hour's salary in a week or a day's salary in a month. Or give what you would normally spend on (*coffee, fast food, etc.*) a week. "Try that out and see how it feels."

Suggest that whatever the decision, they need to feel comfortable and cheerful with it; that it fits in with other obligations and that the amount of the gift can change—in either direction—should circumstances change. One priest expresses it this way: "Work on it prayerfully. Give 'til it feels right."

Finally, offer decision-making tools to help make an informed choice based on concrete information.

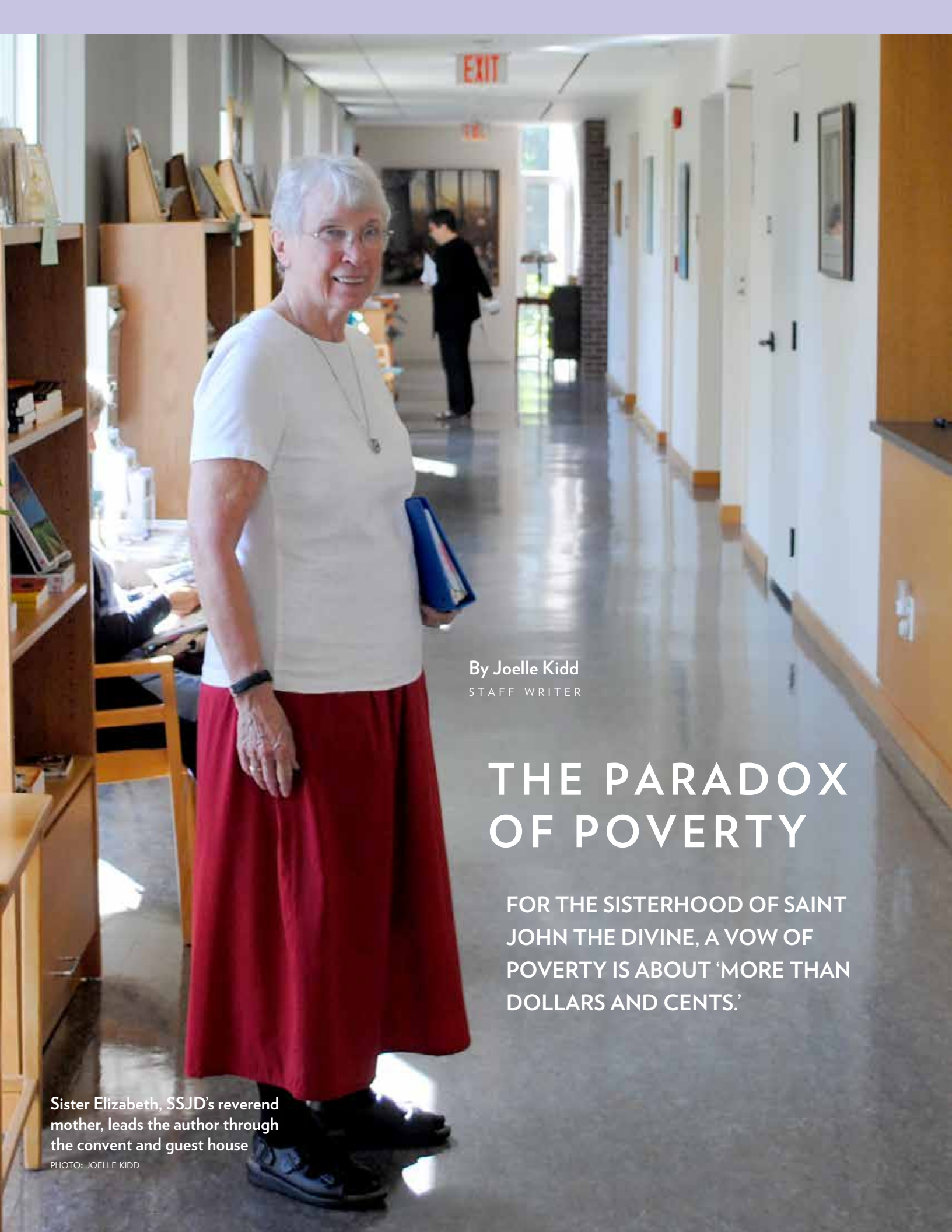
A proportional giving chart gives a clear picture

of what a percentage of income means as a weekly or monthly offering to the mission of the church. It can be used either to set a personal goal or to identify the percentage one gives at the moment (after looking at a year-end charitable tax receipt). Then encourage prayerful consideration about what to give now.

A step chart shows where a gift level fits within the giving pattern of the congregation—how many people are giving at various levels. This can help a person see where they are in relation to others in the congregation. The step guide challenges people to "step up" to the next level.

Giving is an important practice for our spiritual lives, not just a church's bottom line. Speaking honestly, holistically and frankly about our giving practices can help us deepen our generosity and our faith. ■

SUSAN GRAHAM WALKER is the stewardship ministry associate at the Anglican Church of Canada's national office and manager of congregational giving and stewardship for the United Church of Canada.



By Joelle Kidd
STAFF WRITER

THE PARADOX OF POVERTY

FOR THE SISTERHOOD OF SAINT
JOHN THE DIVINE, A VOW OF
POVERTY IS ABOUT 'MORE THAN
DOLLARS AND CENTS.'

Sister Elizabeth, SSJD's reverend
mother, leads the author through
the convent and guest house

PHOTO: JOELLE KIDD

■ Since even before St. Paul wrote in 1 Timothy that “the love of money is the root of all evil,” Christians have struggled to make peace with the very fact of money. “You cannot serve both God and money,” Jesus warns in the gospels.

In fact, the Bible has an enormous amount to say on the topic of money, and perhaps that is why faith, poverty and wealth have played a touchy dance since Christianity’s earliest days. Still, modern Christians may wonder where to place themselves upon a spectrum that reaches from monks like St. Francis of Assisi, who ate off the ground and refused to even touch a coin, to modern-day prosperity gospel preachers who fly in private jets as a symbol of God’s favour.

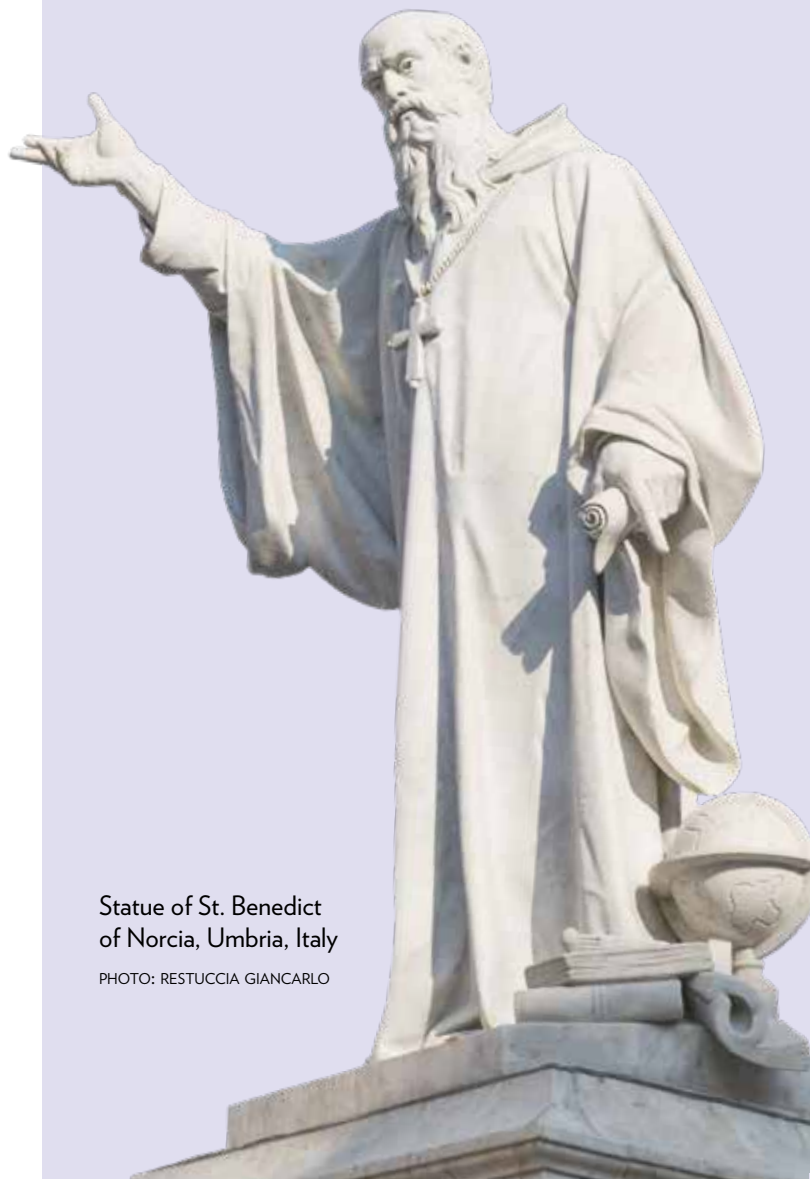
The question of how to use money without serving it, how to live within one’s means, is a timely one. Neo-monastic and “intentional communities” have become popular expressions of faith in recent years. Even outside the church, interest in minimalism and simple and sustainable living is soaring. Cleaning guru Marie Kondo recently garnered global popularity with her self-help book and Netflix show focused on clearing out anything that doesn’t “spark joy” in one’s life (donations to second-hand shops reportedly spiked when the show came out in January 2019). At the same time, consumer brands are scrambling to market themselves as eco-friendly, low-waste and sustainably sourced, as the climate impacts of negligent discarding and mass production have become painfully clear.

Simple living is making its way into the zeitgeist, but in this respect, the fad is a few centuries behind the times. For monastic communities, simplicity is woven into the very fabric of communal life, represented by a vow of poverty.

St. Benedict wrote his rule of life, still the basis of many orders’ vows today, in the early sixth century. Among his rules, he forbade the private possession of anything, though he bound the abbot to supply all necessities.

In 1884, Mother Hannah Grier Coome founded the Sisterhood of Saint John the Divine (SSJD), an Anglican order of women committed to prayerful community life and ministry, basing the new sisterhood’s rule of life on the *Rule of St. Benedict*.

More than 130 years later, SSJD runs a convent and guest house in the north of Toronto; a ministry at St. John’s Rehab (part of Sunnybrook Health Sciences



Statue of St. Benedict
of Norcia, Umbria, Italy

PHOTO: RESTUCCIA GIANCARLO

The Sisterhood of St. John the Divine’s vow of poverty

(from *The Rule of Life* of the SSJD):

The vow of poverty is grounded in the simplicity of life which Jesus lived and taught. Poverty as expressed in community of life and goods is a single minded response to God, who invites our love to show itself through the gift of our whole self.

The spirit of poverty manifests itself in contentment, simplicity of living, and joyful dependence on God. It requires us to use with reverence, responsibility, and generosity all that God entrusts to us—resources, energy, talents, industry, and time.

To be poor in spirit is to claim nothing as ours by right, but to reconcile to God, at all levels, the demands of self-seeking, self-preservation, and self-security. In poverty we bear witness that God is our whole support.



The lobby inside the entrance of the Sisterhood of Saint John the Divine convent and guest house

PHOTO: ANGLICAN CHURCH OF CANADA

Centre); and St. John's House, a base for community ministry and retreat in Victoria, B.C.

Today, the sisters still follow a rule of life that includes vows of poverty, chastity and obedience. Within the vow of poverty is a commitment to "the simplicity of life which Jesus lived and taught," and to, as St. Benedict dictated so long ago, own next to nothing; rather, to "hold all things in common," as they say on their [website](#).



I visited SSJD's convent on a warm day in September, curious and eager to see what a vow of poverty looks like in 2019 in Toronto.

Taking my first steps down the driveway, I had my first taste of the strange tension within the sisters' vow of poverty: a commitment to owning nothing which paradoxically ensures all their needs are met.

The convent, with its attached guest house, is a

beautiful brick-clad building with large gleaming windows and a line of stained glass in the chapel, surrounded by lush lawn and gardens. It was purpose-built in the early 2000s and finished in 2005, in collaboration with Montgomery Sisam Architects, after the sisters decided to sell their previous convent, which didn't have enough space for their growing guest and retreat ministry.

In *A Journey Just Begun: The Story of an Anglican Sisterhood*, Sister Constance Joanna writes that “while it was important for the sisters to balance Benedictine values of simplicity, privacy, and hospitality when they envisioned a convent, St. Benedict hadn't had to contend with Wi-Fi, elevators, and closets for modern secular clothing. The new building had to be functional and accessible for all.... Knowing what they needed for living simply in the new century, the sisters...together with the architects, [read] about traditional monastic architecture and looked for new ways of realizing their goals: to provide appropriate and adequate space for groups and guests; to provide privacy for the sisters' community life while sharing common space like the chapel, refectory, and library; to provide lots of light and space, bringing the outdoors in; and to incorporate treasured items from the previous convents (especially stained glass and other works of art).”

The building has all the traditional components of a monastery: a chapel, a community room in which the sisterhood can gather, a private area containing the sisters' rooms, a novitiate space for new members, an infirmary for ailing sisters, a guest house, a refectory, a kitchen, a library, arts and crafts rooms, and courtyards with gardens. It is clean and bright. Art and icons hang on the wall, most gifts given to the sisterhood; the guest house and common spaces are filled with comfortable-looking but mismatched furniture, donated by family and friends of the community (though one generous donor who owned a furniture store supplied around \$70,000 of furnishings) or a sisters' estate.

Sister Elizabeth, the convent's current reverend mother, was there to meet me at its entrance, and she lead me through the building, giving a glimpse into the many careful decisions that had gone into designing the convent, right down to the number of washrooms (to keep costs down, the 25 sisters share four communal bathrooms and showers).



Sister Elizabeth remembered visiting home and having a friend ask how she could follow such a strict schedule. “I said, because it enables me to do what I really want to do, which is to know God and have a better and closer relationship with God.”

PHOTO: JOELLE KIDD



PHOTO: JOELLE KIDD

“I have never felt that my life here was anything less than luxurious.”

—Sister Margaret Ruth

Another conscious decision was to house an infirmary, she tells me, despite its high cost (there is a small full-time nursing staff in case of emergency). It's important for aging sisters to be able to die at home, in the community; many of the sisters who live in the infirmary still do their work in the convent every day.

While each sister individually owns next to nothing, in practice the community is far from destitute.

“I have never felt that my life here was anything less than luxurious,” said Sister Margaret Ruth. She runs the library, and has been in the sisterhood for “forty-nine and three quarters” years.

The sisterhood is “not poor in books,” as Sister Elizabeth put it; rows of shelves in the library hold everything from spiritual and religious writings by the likes of Richard Rohr and Ilia Delio to detective novels—the sisters are big fans of Louise Penny as well as series by Ellis Peters and Peter Tremayne, whodunits set in monastic communities.

Poverty “has more to do with God than it does with dollars and cents,” said Sister Margaret Ruth. Coming from “a simple background,” she said, she has always felt she had what she needed in the convent. “I’ve had



everything I've ever asked or expected in financial terms. But there have been times when I felt a pinch on something that really mattered to me."

She recalled that after she lost a dear friend, her first reverend mother told her, "[Poverty] has nothing to do with whether or not you need another pair of shoes. It has to do with whether you're prepared to live without something that you actually need.' Friendship, or a good confidant or something. You really feel that you need someone you could go to, and you have no one—that is an example of poverty." You may feel you can't go on. "Well, that's just what you do—you go on. And God provides."

A vow of poverty is not about money, she said—it is about, "quoting my novice mistress, 'total dependence on God.'"



For many of the sisters who didn't come from particularly rich families or high-paying careers, the sacrifice of the vow of poverty has less to do with giving up material possessions than committing to this total

Thousands of titles line the shelves of the sisters' library, from theological studies to mystery novels. The sisterhood is "not poor in books," says Sister Elizabeth.

PHOTO: JOELLE KIDD

physical dependence, on God and on community.

"Financially or economically, I was always on the edge of poverty," said Sister Anne. She worked as a professional musician before entering the convent 25 years ago. "I never owned a car, I only rented, my family only rented. My parents were musicians, so they didn't earn that much...culturally I was rich, but economically always poor, consistently in my life." She understood the community as a sharing of goods, she said. "I'm actually richer than I've ever been in my life. I mean, I have three meals a day, I have a bed to sleep in. I can budget and I'm not worried about 'I can't afford this or that...'"

"I still own my instrument. When I die that's going to be sold, the balance will be given to the sisterhood.... Sharing my talents and my gifts and opportunities and so forth, it's not an issue for me. I didn't have to give up much. Poverty is not owning anything for yourself. Actually, there's a freedom in that. You don't have to worry."

Sister Louise, who has been at the convent for 18 years, agreed. "Like Anne, I was never financially flush, rich. I was never so poverty-stricken that I was on the streets, but I had never been rich, nor had my family. So a vow of poverty as far as finances were concerned was never a problem for me.

"In our rule of life, our vow of poverty emphasizes a spiritual poverty that we all have in some regard, and I felt that was the most poignant aspect of the vow of poverty for me." For Sister Louise, poverty is about moving from fear into trust.

"For me that was very big, because I had been on my own for a number of years. I was responsible for myself and I trusted myself—but nobody else. So for me to make that change-over was quite stunningly difficult, and it's taken a long time to get there."

She had been married at one time, she explained, and raised a son by herself, working to put him through school. It was necessary for her to learn to be dependent on Christ to sustain her, she said. "God calls us every day—Jesus calls us every day—to put our trust there and stay attuned. To be there and open and ready. For me, that's part of the vow of poverty, allowing yourself to look toward Christ for our spiritual nourishment."

In the convent's fundraising office, I met Sister Kathryn, a first professed sister (meaning she's gone through a six-month postulancy) who worked in accounting for 38 years before joining the sisterhood.

"I'm actually richer than I've ever been in my life. I mean, I have three meals a day, I have a bed to sleep in. I can budget and I'm not worried about 'I can't afford this or that...'"

—Sister Anne

Moving from being responsible for her own livelihood to being dependent on the community was "a big change," she said.

"The most radical part of the poverty, of course, is ridding yourself of everything you had before, in your ordinary life," she said.

"Anything you own is owned in common. You don't own anything. So not only do you have the exterior poverty of not having possession of anything, but having loan of it—you have that interior poverty of gaining a sense of simplicity over your desires, over your wants," she said.

"That's the sort of interior poverty you have to recognize, the radical simplicity of your life." When you see yourself as a steward, rather than an owner, you are more careful with things, she explained. Thoughtfully, she ran her fingers over a silver cross hanging around her neck. All the sisters have this cross, on a chain or pinned as a brooch on their clothing—it is, along with the rings they receive when they are life professed, the only piece of jewellery the sisters wear. "Our crosses are from previous sisters. So that's very poignant, because it's like continuing on the legacy of not only a physical possession, but something that represents who they were. It's a really valuable lesson of stewardship, responsibility, accountability, so that you don't waste things.... There's no superfluousness in the way you eat, the way you shop, anything."

She said she also loves the artwork and furnishings around the convent that come from sisters' estates. "That legacy is what touches my heart more than anything.... It's just wonderful to live with this sort of history—it's a living history in your midst."

Sister Wilma, the most senior sister in the convent—she entered in 1953 and has celebrated her 60th profession anniversary—also works in the fundraising



“Our crosses are from previous sisters.... It’s like continuing on the legacy of not only a physical possession, but something that represents who they were. It’s a really valuable lesson of stewardship, responsibility, accountability, so that you don’t waste things....”

—Sister Kathryn

office. Poverty to her means “simplicity, self-offering and stewardship,” she told me.

“Before I came to the community, I worked in Regina at the Bank of Montreal, and I got to the point where I thought, ‘What am I doing here?’...I mean, I’m not that fond of money,” Sister Wilma recalled. “So I came to the convent, and after about two months, guess where they put me? In the bursar’s office!

“But it was altogether different. It had a different purpose and a different meaning...and we’re taught that one kind of work is just as valuable as another.”

The convent’s operating budget comes from several sources: contributions from its Founders Fund (24%), donations (20%), sisters’ pensions (23%), hospitality (17%) and missions (16%), according to this year’s narrative budget. Every so often they fundraise for specific needs—for instance, the convent now needs to replace its computer servers, which have become outdated.

In addition to keeping the convent running, the sisters run several ministries—they provide spiritual care at St. John’s Rehab, are involved with Indigenous reconciliation programs and maintain an education fund that enables their Companions and Women at a Crossroads programs. They also fund continuing education and formation for the sisters.

The sisters don’t usually get a mid-morning snack, Sister Elizabeth explained as she offered me milk for my coffee (“We only have skim or 2%...we do get half and half, I think, on Thanksgiving and Christmas!”), but that day was an exception because they were hosting a retreat group. As a result, I found myself with a soft,

crumbly scone studded with tart aronia berries from the garden outside.

“I read recipe books all the time,” said Sister Elizabeth Ann, from her seat across the table in the empty dining area. A long table stretched across one end of the room, where the sisters and retreat guests would soon serve themselves lunch, buffet-style. “I read recipe books, I read magazines, food magazines, all the time. I’m always searching out new recipes to try. We make the food here, we don’t do a whole lot of prepared foods, which is better—healthier—for eating; which means we’re getting good food. But it’s simple.”

Sister Elizabeth Ann asks for input on what the sisters might like to eat, and caters to those with dietary restrictions—several of the sisters are vegetarian, one vegan, and others have celiac disease and can’t eat wheat. Visitors to the guest house, who eat with the sisters, may have other allergies or restrictions. Beyond that, however, there is little choice. What’s served is served.

“Before I entered the community, I could decide what I wanted to eat every day of the week, breakfast, lunch and dinner,” Sister Elizabeth pointed out. “Now, we have wonderful meals, it’s not a complaint, but there may be days that I don’t happen to particularly like those two vegetables that are out for dinner. But that’s what there is.”

However, the biggest difference between eating in the convent and in the ‘outside world’ is not just what is on the plate. All meals at SSJD are eaten in total silence.

“We spiritualize it a little bit by talking about how the table that we eat at is an extension of the altar, the table



The sisters and their guests gather daily in the dining room for communal meals, which are eaten in total silence.

PHOTO: JOELLE KIDD

of love,” said Sister Elizabeth Ann. “It’s another way of learning how to focus and be at prayer when you’re doing one thing at a time, by concentrating on your food.”

“And enjoying it more,” Sister Elizabeth agreed. “Eating mindfully.” On Sunday evenings, the sisters sometimes have a “talking supper” during which they are allowed to speak. On those days, Sister Elizabeth said, “I don’t really appreciate my food as much, because I’m talking.”

Sister Elizabeth Ann came to the sisterhood in 1987, after attending retreats at the convent while working as a Sunday school teacher. “[I] just really fell in love with the silence and that life of prayer.” A nature lover who took forestry in university, Sister Elizabeth Ann said one way poverty touched her when she first joined was not being able to get outside as much as she wanted. She also added that she “came from a home that had books everywhere, and where there weren’t books there was art on the walls. So I find, it’s still a bit of a poverty for me to not have as much artwork around...I would have every place possible filled with bookshelves!”

When I asked how poverty enriches her spiritual life,



she mused about her time as a novice, when she wore her habit at all times. “You didn’t have to make choices. That was actually kind of good.”

While all the sisters’ possessions are owned communally, the sisterhood ensures all basic expenses are covered, and that each sister has what she needs. Each year, all the sisters must fill out a personal budget, listing everything they need that year, from a new walker to a new winter coat to art supplies. Each sister gets only a small amount of “treat” money for personal purchases, like a coffee or a book.

As reverend mother, Sister Elizabeth explained, she sometimes budgets for the purchase of a few DVDs for the sisters to watch together. She briefly weighs the pros and cons of purchasing DVDs when the convent subscribes to a Netflix account (shared among its four common-room televisions and 25 sisters)—DVDs are more expensive, but can be passed around the community and taken to the B.C. house.

It struck me how intentional—how thoughtful—the members of this community are about even the smallest, common actions of my days; buying a coffee, or choosing a movie to watch.

“It’s still a bit of a poverty for me to not have as much artwork around,” says Sister Elizabeth Ann. “I would have every place possible filled with bookshelves!”

PHOTO: JOELLE KIDD



A vow of poverty means being intentional with everything, even time. “I always think that I don’t have enough time!... I find that I’m very poor that I don’t really know enough about Jesus’ life,” says Sister Dorothy Grace.

PHOTO: JOELLE KIDD

“When you have to budget, and you know that your budget has to be approved...you’re going to think twice about what you put on it,” Sister Elizabeth pointed out. As reverend mother she reviews the sisters’ budgets—and, she says, sometimes shaves them down by a couple hundred dollars. “I will sometimes say, ‘I don’t think you need that much for clothing; you spent this much and this much over the last couple of years.’”

Thoughtful is a good word for it, Sister Elizabeth Ann agreed. “That’s what we have to do—we think about it. So then it becomes thoughtful, intentional.”

Later, during lunch, I sat outside with Sister Anne, Sister Louisa, Sister Elizabeth and Sister Dorothy Grace, one of the newer members of the community, having been there five years. When I asked the sisters what Anglicans who don’t live in religious orders could learn from their vow of poverty, Sister Elizabeth circled back

to the idea of intentionality, not just about money, but in all things. “Being very intentional about worship of God, being very intentional about what you eat and [if you] are eating what is healthy for you, being intentional about what you buy, and [if] you really need all these things.”

This care includes extending the life of what you have; Sister Louisa runs a free room in the convent where people can drop off used clothing that no longer fits or suits them, and another sister can make use of it.

They also make choices with ecological consciousness in mind. They’ve recently decided to plant trees on the property, and have installed solar panels on the convent’s roof. The sisters had put out a fundraising call when they decided to buy solar panels, and a donor ended up covering the entire cost.

Sitting with the sisters, and after meeting so many others on my journey through the building, it became



Among the readings that day were these verses from Luke 12: “Sell your possessions and give to the poor. Provide purses for yourself that will not wear out, a treasure in heaven that will never fail, where no thief comes near and no moth destroys. For where your treasure is, there your heart will be also.”

PHOTO: JOELLE KIDD

clear that for everyone, poverty means something slightly different.

“I think for myself, the poverty is time,” said Sister Dorothy Grace. “I always think that I don’t have enough time!... I find that I’m very poor that I don’t really know enough about Jesus’ life.”

She sees it as part of God’s plan, “to put me here, to the environment here, to provide me more opportunity to know more about Jesus, through the sisters. So for me, I see that my poverty is not material.”

For those who live in the convent, every part of the day is scheduled, from when the sisters get up until 8:30 p.m., when compline ends. They worship together four times a day and place great importance on prayer.

Sister Elizabeth remembered visiting home and having a friend ask how she could follow such a strict schedule. “I said, ‘Because it enables me to do what I

really want to do, which is to know God and have a better and closer relationship with God.”

People in the outside world can sometimes have misconceptions about how the sisters live—Sister Dorothy Grace laughed sharing how whenever she visits her home city of Hong Kong, her family takes her out to eat. “I always remind them, I have lots of good food here—I told them that the Western food is good, it just depends on how you cook it!”

Though she does miss the fresh seafood that she ate when she lived in Hong Kong, living without it doesn’t feel like poverty to her, she said. “I see that [what] God provides is enough for me.”

“That’s true of all of us, I think,” added Sister Louisa. “I mean the first thing that friends want to do is, ‘Oh, you must be suffering! You need food! Let me take you out!’”

The sisters traded anecdotes of questions they’ve

received from people who learned they were joining the convent—everything from “but what if you want to go skiing on the weekend?” to “but there’s no golf course!” But, Sister Elizabeth points out, this vocation is not for everybody.

“You choose it because you think it’s where God is calling you...the people that are drawn here are drawn here for some reason related to God. Otherwise, we wouldn’t do it.”

Sister Elizabeth was a teacher and a school administrator before entering the community.

She first felt called to join the sisterhood in the 1970s, but at the time, her parents were against it. When she was in her 40s, Sister Elizabeth got married; she remained happily so for eight years, until her husband died of a brain tumor. She has two stepsons and four granddaughters.

“I don’t regret that I didn’t enter earlier, because I wouldn’t have missed my marriage for anything,” she said, but when she found herself back at the convent for the Woman at a Crossroads program, the old call resurfaced. “Within my first week of being here—and at that time it was a four-week program—before I left here, I had taken an application form and sent a letter of resignation to the school.”

Sister Elizabeth said she had been working for a while and had a good salary. “I did give up a lot. I owned an apartment and a car and I used to have holidays in Europe most summers.” But she doesn’t miss the things she used to have. Laughing, she added that now she has five cars instead of one and a much bigger, more beautiful garden—even if she’s much more restricted in how she can use these things.

“I was interviewed on TV either in 2000 or 2001, when I was in Montreal,” sister Elizabeth recalled, “And [the interviewer] wanted me to say that the hardest vow to keep was celibacy.... For most sisters, the hardest vow is not poverty, it’s not celibacy—it’s obedience.

“It’s not the obedience of one hundred years ago, where you had to believe without ever asking questions. It’s obedience first of all to God and then through the community and the rules of the community.”

Just before lunch, I had joined the sisters in the convent chapel for the celebration of the Eucharist. I settled into a seat in the chapel, sunlight shafting through a row of windows high above my head, glinting off the pipes of an organ, the crucifix on the wall, the

“Sell your possessions and give to the poor. Provide purses for yourself that will not wear out, a treasure in heaven that will never fail, where no thief comes near and no moth destroys. For where your treasure is, there your heart will be also.”

—Luke 12

limestone altar. Sisters and oblates and guests on retreat shuffled in, slipping into the seats around me. The convent has a different sort of quiet, a quality of quiet that probably only comes out when people are used to silence. Peaceful.

Among the readings that day were these verses from Luke 12:

“Sell your possessions and give to the poor. Provide purses for yourself that will not wear out, a treasure in heaven that will never fail, where no thief comes near and no moth destroys. For where your treasure is, there your heart will be also.”

Later, after I had re-entered the world ‘out there’ with all its rush and sound—waiting on a hot subway platform in the midst of a crowd—I thought about that phrase, “where your treasure is, there your heart will be also.”

Sister Elizabeth had said, “For each one of us, our poverty is different.” It has a lot to do, it seems, with what you value—where your heart is. With music, with art, with nature, of course with God.

The day I visited was the feast of St. Sergius, the Russian Orthodox saint who himself lived a life of intentional poverty. According to some [accounts](#), he took on his community’s most lowly tasks and, as the abbot of his monastery, wore old, ragged garments so that no one would know his station. As I sat in the chapel at SSJD, the homilist told the story of Saint Sergius and the bear.

A bear, the story goes, would come to visit the monk’s hut in the Russian forest, and he would feed the animal. Often, Sergius did not have enough food for both of them, so he would let the bear eat while he himself went hungry.

His brother monks reproached Sergius for doing this. But, as the story goes, the saint replied: “The bear does not understand fasting.” ■

DEBT IN INTERFAITH PERSPECTIVE

CATHOLIC, JEWISH, MUSLIM AND ANGLICAN WRITERS OFFER THEIR
VIEWS ON LENDING AND DEBT



A consistent foundation of love and justice

A Roman Catholic perspective

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■ Usury has been the most challenging moral issue for many Catholics and other Christians over more centuries than any other. In the Old Testament, collecting interest on loans to fellow Israelites was prohibited (Exodus 22:25, Leviticus 25:35-38). This prohibition did not apply to loans to Gentiles. Jesus does not explicitly address the morality of interest and loans, except in the Parable of the Pounds, in which he makes reference to the possibility of investing funds in a bank at interest (Luke 19:23). In the early centuries of the Christian church, the church fathers are virtually unanimous in condemning usury, which they define as lending money at interest.

In the 12th century, Thomas Aquinas continues this condemnation. In the centuries that followed, it was acknowledged that there were external circumstances—

such as risk, loss to the creditor not having access to the funds or a cost in providing the loan—that could legitimate charging fees for the loan. Up until the 19th century in the Catholic teaching, there continued to be an opposition to usury in principle, but in an increasingly dynamic market economy, it was acknowledged that there was an increased number of situations in which legitimate fees could be charged.

Today Catholic teaching still opposes usury. However, usury is not presently defined as simply paying (moderate) interest on loans, but rather as charging excessive or unjust interest for loans. One example often cited is present day “payday” loans, on which interest charged can be in excess of 100% in a period of months. Today, lending and the issue of usury can be

international in scope. Pope John Paul II spoke of certain international loans owed by poorer nations in terms of usury as “a scourge that is also a reality in our time and that has a stranglehold on many peoples’ lives.”

Today, we realize that access to loans at reasonable interest rates for such things as studies, home purchases, and business development is necessary to participate in modern economic life. This is especially true for low-income individuals and families in Canada. Church-based international development programs have helped to provide microloan funds at modest interest rates in Canada and around the world. Historically, Canadian Catholic parishes organized parish credit unions to provide loans, especially in working-class districts.

Today the issue of debt language, with respect to the ethics of international relations, goes beyond simply talk of money. Pope Francis speaks of the injustice of a “true ecological debt” existing “particularly between the global North and South connected to commercial imbalances with effects on the environment” which have extended over long periods of time.

While the details and practical impact of Catholic teaching on usury have changed over the centuries, the underlying foundations of this teaching have remained constant: the Christian message of love and justice must reach into all areas of our lives, including our economic systems and the place of money in our lives.



‘If you shall lend...’ An approach to wealth, charity and choice

A Jewish perspective

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■ To appreciate the Jewish perspective on money, debt, interest and the accompanying civil and social relationships, it is important to understand two fundamental—and sometimes contradictory—principles that govern the Jewish approach to man’s conduct in the material world. Judaism teaches that the purpose of creation is to provide an opportunity for the created to transform the physical world into a dwelling place for God. In this material existence, seemingly devoid of Godliness, human beings have an opportunity to draw forth the Godly presence inherent in all things and reveal the world’s true divinity. Accordingly, Judaism views physical challenges as opportunities for spiritual accomplishment and connection with the Creator.

Consequently, Judaism regards money and wealth

as an opportunity to advance the divine agenda by investing in good deeds and helping one’s fellow man. Material wealth provides individuals with chances to give to charity, lend money to those in need, invest in the community and support positive initiatives. *Halacha*—Jewish law—includes an intricate series of charitable, civil and communal obligations that offer formal guidelines for ways in which individuals are expected to use their wealth to do God’s will and contribute to the intention behind creation. With money, a person has the power to affect positive change in the universe, and Judaism fully expects a person to take advantage of these opportunities and use their wealth in a way that is consistent with the divine intention.

Conversely, despite the expectation and obligation

to channel one's wealth towards good deeds and helping their fellow man, Jewish law strongly protects individual rights to property, wealth and a person's ability to choose *how* to spend their money. While Jews may have an obligation to give charity or lend money without interest, *Halacha* actually protects their rights to abstain from doing so. For example, a person in need does not have the legal right to take another's money based on the *Halachic* obligation to be charitable nor does the biblical directive to provide interest-free loans grant individuals a civil entitlement to demand them. Moreover, to incentivise lending and support the needy, the Rabbis instituted *Halachically* acceptable practices for lending with interest—usually a biblical prohibition—and other *Halachic* workarounds that would allow potential lenders to profit from what would otherwise be strictly charitable acts. And while it is true that *Halacha* does include several elements structured to ensure dignity and respect in all civil transactions/relationships, it maintains an individual's right to choose whether to engage in those processes or not. Thus, in an almost paradoxical manner,

Halacha protects a system of rights and civil processes that empower individuals to disregard the values upon which it is founded.

Herein lies the heart of the matter and the reconciliation of these seemingly contradictory approaches. The ability for mankind to fulfil the divine mission and create a dwelling place for God in this world is entirely predicated on having the freedom of choice to pursue this path or choose another direction. A person's choice to fulfil their divine obligations and convert the material into the spiritual is only meaningful and impactful because they choose to do so. As a result, when *Halacha* guarantees a person's rights to be miserly, lend with interest¹ or opt-out of communal support, it also maintains the integrity of choice and the significance of good deeds. When we choose to be charitable, forgive a debt or support a local institution, we are not only doing a good deed (*mitzvah*) but also drawing forth the Godliness in this world and connecting with the Creator.

¹ With *Heter Iska* or alternative *Halachically* acceptable methods of doing so.



Fearing God—and forgoing what remains of usury

An Islamic perspective

Pervez Nasim

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A SERVANT OF ALLAH

■ Former Canadian member of Parliament Derek Lee once opened a speech at an international conference with the following words: "I always wondered why a baby cries after the birth. Now I know why! As soon as the baby realizes that he or she is a Canadian citizen and owes

thousands of dollars in per capita national debt, the baby starts crying."

Well! Joking aside, it is a matter of serious concern to many economists and policy analysts that a large number of Canadians are over their heads in personal debt.

In Islam, our Creator Almighty God and His last Prophet have strongly discouraged us from going into long-term debt and dying while in debt. The waste of money, food, water and other valuable resources is prohibited.

Allah has commanded in the Holy Quran not to be miserly and certainly not to be a wasteful person.

God Almighty knows that from time to time, people will need to borrow money for the necessities of life and thus has allowed short-term borrowing for immediate needs, with clear plans in place for the borrowers to return the loan as soon as possible. Muslims are commended to lend money for dire needs on the basis of "*Qarde Hasanah*": good loan, with no cost or interest.

Dealing in usury—now known as interest—is strictly prohibited. Chapter 2 in the Holy Quran states:

Verse 275: "Those who consume interest cannot stand (on the day of Resurrection) except as one who is being beaten by Satan leading him to insanity. That is because they say, "Trade is (just) like interest." But Allah (God) has permitted trade and has forbidden interest. So whoever has received an admonition from his Lord and desists may have what is past, and his affairs rest with Allah. But whoever returns to (dealing in interest or usury)—those are the companions of the Fire; they will abide eternally therein."

Verse 276 further emphasizes:

"God condemns usury (interest), and He blesses charities. God does not love any sinful ingrate."

In Arabic interest/usury is called "Riba." In the Old Testament, it is sometime referred as "Ribit." It is prohibited, and giving charity is encouraged in all three Abrahamic religions.

Let us look at what God says about good deeds, prayer and charity in Verse 277:

"Those who believe, and do good deeds, and pray regularly, and give charity—they will have their reward with their Lord; they will have no fear, nor shall they grieve."

The following two verses give clear warning to us:

278. "O you who believe! Fear God, and forgo what remains of usury, if you are believers."

279. "If you do not, then take notice of a war by God and His Messenger. But if you repent, you may keep your capital, neither wronging, nor being wronged."

As we know, God Almighty is all-knowing, compassionate and merciful. He knows that certain folks may have a dire need to borrow money and also that

some of them may not be able to return it to the lender.

Here in Verse 280, God highlights these realities of life and advises us to extend the term of the loan and/or even forgo and convert it into charity, if warranted:

"But if he is in hardship, then deferment until a time of ease. But to remit it as charity is better for you, if you only knew."

Afterwards, in Verse 281, God gives us glad tidings and promises full reward for our good deeds and dealing humanely with each other:

"And guard yourselves against a Day when you will be returned to God; then each soul will be rewarded fully for what it has earned, and they will not be wronged."

We human beings have many weaknesses; forgetfulness, omissions, errors, misunderstandings and confusion are part of our nature. God Almighty in his infinite wisdom instructs us in detail, when we enter into trade, business, borrowing/lending or commercial relationship, how we should properly document, sign and have witnessed agreements and contracts. Consider the clear and detailed instruction in Verse 282:

"O you who believe! When you incur debt among yourselves for a certain period of time, write it down. And have a scribe write in your presence, in all fairness. And let no scribe refuse to write, as God has taught him. So let him write, and let the debtor dictate. And let him fear God, his Lord, and diminish nothing from it. But if the debtor is mentally deficient, or weak, or unable to dictate, then let his guardian dictate with honesty. And call to witness two men from among you. If two men are not available, then one man and two women whose testimony is acceptable to all—if one of them fails to remember, the other would remind her. Witnesses must not refuse when called upon. And do not think it too trivial to write down, whether small or large, including the time of repayment. That is more equitable with God, and stronger as evidence, and more likely to prevent doubt—except in the case of a spot transaction between you—then there is no blame on you if you do not write it down. And let there be witnesses whenever you conclude a contract, and let no harm be done to either scribe or witness. If you do that, it is corruption on your part. And fear God. God teaches you. God is aware of everything."

Glory be to Almighty God who has shown us the Light!
And Allah (God) knows best!



Forgive us our debt: The Lord's Prayer and lending practices

An Anglican perspective

The Rev. Joshua Paetkau

ANGLICAN PRIEST, THE GASPÉ
DIOCESE OF QUEBEC

■ Debt is an economic issue; it is also a moral and political one. Anthropologist David Graeber describes the history of debt as a scene of profound moral confusion. This confusion is most obviously displayed, he writes, in two commonly held assumptions: "1) paying back money is a matter of simple morality, and 2) anyone in the habit of lending money is evil."²

Debt is described, here, as an obligation, but it is an obligation that inclines toward anxiety and resentment. Antipathy towards creditors hardly sets the stage for gracious human exchanges. At the same time, the sentiment that moneylenders might often be morally corrupt or deficient does not come out of thin air. It reflects the fact that reckless lending and aggressive and unfair collection practices have been all too common in our experience.

Still, it is unwise to navigate an area of moral obligation on the basis of assumptions, and people of faith may turn to their religious traditions to seek guidance. Debt, which has to do with the question of what human beings owe to one another, has been the subject of ethical reflection for millennia, which means that resources are abundant. My own thinking on the subject is framed within the Anglican tradition of the Christian faith.

Within that tradition, the obvious place to begin is with the Lord's Prayer. Nestled within this prayer is a

teaching on debt: "Forgive us our debts, as we forgive our debtors." The assumption that all debts must be paid is challenged by the prayer's recognition that not all debts can, or will, be paid and that clemency is necessary.

In the prayer God is implicitly depicted as a creditor or lender. This means that the lender, as well as the borrower, is a moral agent. The person who lends must attend to how the terms and conditions that are set will affect the one who borrows.

Jesus offers a more in-depth analysis of the politics of debt forgiveness in his parable of the unforgiving debtor (Matthew 18:21-35). Here we see a person with a considerable debt forgiven by the king—that is, the political authority. In modern terms we might describe this as a government bailout. This debtor is, in turn, also a creditor, and he proceeds to viciously prosecute a small-time borrower. The parallels to the 2008 economic crisis are eerie. Large financial institutions were bailed out and, as a report from the American Civil Liberties Union revealed, states and counties within the United States began to aggressively collect legal debt from men and women who had already served criminal sentences and were in no position to pay.³ The report, *In for a Penny: The Rise of America's New Debtors' Prisons*, outlines the incredible human cost, wastefulness of resources, and undermining of the criminal justice system that these practices of debt collection impose


² David Graeber *Debt: The First 5,000 Years*. (New York: Melville House Publishing, 2011), 8.

³ *In for a Penny: The Rise of America's New Debtors' Prisons* (American Civil Liberties Union, October 2010, 5) available online at https://www.aclu.org/files/assets/InForAPenny_web.pdf#page=6 Accessed on October 23, 2019.

upon society as a whole.

Jesus, in his teaching on debt and debt forgiveness, drew on a tradition of thought that extends back to the days of ancient Israel. Already in those days repayment of debt included the possibility of debt slavery—of people being sold or selling their children into slavery to pay off debts. Part of the biblical solution to this was the year of Jubilee recorded in Leviticus 25, in which those in slavery or debt bondage were to be released and land returned to its original owners. Thus, debt would not be allowed to accumulate, nor would the burden of resentment be allowed to increase.

What each of these teachings reflects is a concern for social harmony and the well-being of both debtors and creditors. St. Paul, in Romans 13:8, expresses the heart of this teaching quite succinctly: “Owe no one anything except to love one another, for whoever loves another has fulfilled the law.” Our obligations to one another extend beyond the merely financial and economic, and those obligations should be a source of grace and mutuality. When they have become a source of anxiety and resentment, then it is time to rethink the way we are living, borrowing and lending. ■



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