



putting faith into practice

Christian Edition

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vision & program

The Vision

Welcome: Jubilee Congregations

People of faith have been at the heart of many major social movements in U.S. history; abolition, women's suffrage, civil rights, peace and other causes have been sustained by religious groups. In joining the Jubilee movement, your congregation will be entering the ranks of many that have struggled for – and won – social change.

The Judeo-Christian tradition teaches us where people lack vision they ultimately perish. Our brothers and sisters are perishing under the crushing weight of international debt payments to wealthy creditors. The vision of Jubilee calls for the building of right relationships between communities, peoples and nations. Rev. Martin Luther King, Jr. captured the essence of Jubilee best when he said, "We are caught in an inescapable garment of destiny. Injustice anywhere represents a threat to justice everywhere." In our world today international cooperation builds security; however, the crisis of debt breeds instability, hopelessness, and unnecessary suffering.

We know debt cancellation works. Our biggest obstacle remains generating the political will needed to achieve this life-affirming goal. Movements turn the impossible into the inevitable. Ten years ago many economists, politicians, and development specialists argued canceling the debts of impoverished nations was an impossible task given the entrenched nature of the debt and the lack of public awareness and engagement around the issue. The rising wave of people of faith writing letters, placing op-eds, participating in public demonstrations, and lobbying Members of Congress has put this crisis on the national agenda.

Though this mobilization made steps forward possible, the imperative to finish what we started remains: to lift the excruciating burden of debt that still siphons desperately needed resources for essentials such as health care, education, and water. The power is in our hands.

This handbook includes a range of resources and tools, including background information on the debt crisis and cancellation, theological reflections, and practical tips for organizing in your congregation. Here you will find the necessary information to become a Jubilee Congregation and join what is becoming one of the largest global social and economic justice movements in history.

We hope becoming a Jubilee Congregation will be a simple and direct way for your faith community to become more active in the fight to save lives and restore hope for the millions affected by the debt crisis and economic injustice.

For many reasons, it feels as if it is midnight in our time. Bloody conflicts, the AIDS epidemic and poverty rage globally. Yet, it was Martin Luther King, Jr. who called attention to the vision that it is in the midnight sky when the stars shine the brightest.

We have the challenge to be stars that shine brightly through the midnight, giving light to God's vision of a transformed world.

How to Become a Jubilee Congregation

1. **Be in touch with the Jubilee office for support and advice.** Familiarize yourself with the debt issue, study the biblical foundations of Jubilee and look at the commitments for becoming a Jubilee Congregation.
2. **Approach church leaders or committees and make a proposal to become a Jubilee Congregation.** Find out who needs to approve the financial commitment and action plan to become a Jubilee congregation.
3. **Follow up by making a presentation to the appropriate committee or group in your church.** See the sample presentation outline in this handbook for ideas. Answer questions or do what is necessary to get their approval for the Jubilee Congregation commitments.
4. **Pick a contact person for your church to be in touch with the Jubilee office.** Begin plans for a worship or prayer service, educational events and letter writing. Fill out the sign-up form included in this packet. You can send in a donation with the form, or tell us about your plans to hold an offering or other fundraising event for Jubilee.
5. **Once we receive your registration form, we will send you a beautiful Jubilee banner, provide you with your own Jubilee Congregations handbook of education and worship materials and sign you up for further resources and updates.** You will have joined your voice with our nation-wide network of Jubilee Congregations!

Tips for Getting Started

- Contact the Jubilee office and ask us if we have any local Jubilee contacts who could work with you or come speak at your church.
- If your church has a social action, missions or outreach committee, find out who the chair is and what time they meet. Join this committee, if you are not already active, and attend meetings regularly before giving a presentation about becoming a Jubilee Congregation.
- Connect with people in your congregation who have traveled abroad, worked in developing countries or on social justice issues. These people can be allies for building support.
- Ask the committee how to take the next steps to officially become a Jubilee Congregation by donating and taking action. They may ask you to do an adult education presentation on Jubilee or present to other bodies in your congregation.
- Follow up. Once you identify the decision makers about becoming a Jubilee Congregation in your church, reach out to them with a proposal on how your church can join. Get them the information they need and make sure to respond to any questions they raise.
- It may take time to generate interest in Jubilee. Take it step by step, use the materials in this handbook and call the Jubilee office for more information to answer difficult questions.

Ways to Generate Interest in Jubilee in Your Congregation

- Organize an adult education class on Jubilee and debt. Find the person or committee that sets up classes at your congregation and ask if you can give a presentation. You can show a video and answer questions as part of your presentation. Ask people to write letters at the end. Suggest that your religious community become a Jubilee Congregation and pass out brochures or other handouts.
- Bring a speaker to your church from a debt-burdened country to share a personal experience of the problems of debt or invite a representative from Jubilee USA to speak.
- Talk with your pastor or liturgical committee about your interest in Jubilee and ask if anyone would be interested in preaching on this topic. See Sermon Notes.
- Sponsor a showing of the movie *Life and Debt*, a powerful film about the effects of debt and economic policies in Jamaica, or another videos listed in Resources for Study, Prayer and Worship. Lead a group discussion afterwards and suggest becoming a Jubilee Congregation.

Find out if your faith community or city has a sister relationship with another congregation or city in an indebted country. Learn about their situation and use them as an example of what debt is doing to countries all across the globe.

Helpful Points to Remember

- Jubilee is a biblically-based program.
- It has been affirmed by many major denominations – a list of Jubilee supporters and members can be found at www.jubileeusa.org.
- The Jubilee movement is intimately related to the current concern of churches for social conditions in Africa, Latin America and many countries in Asia.
- Many major denominations give financial support to Jubilee.
- The Jubilee movement is non-partisan. Debt cancellation has strong support from Republicans, Democrats and members of other parties.
- Millions of God's children are already going back to school and hundreds of thousands are receiving life-saving health care because of debt relief. See Debt Relief Works.

Keep in Mind ...

- Be patient but persistent. Your congregation may not be ready or interested right away. Address concerns and questions respectfully. It might take time to raise interest and commitment, but keep trying.
- Speak from your heart and your faith. Jubilee is about living out God's desire for right relationships in our world. Stay close to the root of your conviction in prayer and worship.

Stay in touch with the Jubilee staff for support:

Phone: 202-783-3566, ask for a staff member who works on Jubilee Congregations

Email: coord@jubileeusa.org

Fax: 202-546-4468

Web site: www.jubileeusa.org

Jubilee Congregations Commitments

In the guidelines we've outlined, we ask Jubilee Congregations to pray, act, fundraise and write letters to support the cause of Jubilee worldwide. We welcome your ideas for other ways to express your commitment to Jubilee.

Pray

The first commitment for a Jubilee Congregation is prayer.

As Christians, we believe in the power of prayer and we testify to how it impacts our personal lives. "The effectual fervent prayer of the righteous avails much." (James 5:16) Jubilee people know prayer is a mighty force. We invite you and your church to actively pray for Jubilee, an end to the economic bondage of debt and global injustice.

Here are some ideas on how to incorporate prayer into your work for Jubilee:

- Begin and end your meetings and activities with prayer. Invite God's holy presence and wondrous power into your Jubilee work.
- Set up a prayer corner in your church with photos, Jubilee materials and newspaper articles concerning people affected by debt and poverty. Create prayer cards about Jubilee to leave at this display for people to take home and reflect on God's holy jubilee.
- Ask small groups – Bible study groups, men's and women's groups and youth groups – in your church to take turns praying for Jubilee.

Pray as Christ taught us - "forgive us our debts as we forgive our debtors." Matthew 6:9-13

Jubilee prayer

Open our hearts and turn our faces towards you, O God.
 Compel us Lord Jesus to practice Sabbath rest and to celebrate jubilee.
 Teach us Lord to love mercy, do justice and walk humbly with our God.
 In this way we become Your Jubilee people.
 Amen.

Hold a Jubilee Sunday Service

- Contact the Jubilee national office to find out about our national Jubilee Sunday. If your congregation follows the liturgical calendar, choose a Sunday when Jubilee related scriptures are going to be the weekly Scripture reading.
- After selecting potential dates for a Jubilee Sunday, be in touch with your pastor and worship or liturgical committee right away. Go through the planning process with their help.
- Use the sermon notes, worship materials, sample liturgies and music suggestions in this handbook to get you started. Share these resources with others planning the service.
- If your church has decided to become a Jubilee Congregation, we recommend including a banner dedication as part of your worship service. You can use one of the prayers included in this handbook as a dedication prayer.
- A Jubilee Sunday is a great time to hold letter writing campaigns.
- Call the national staff as often as you need for support in holding a Jubilee Sunday.

Your Prayers

A Jubilee Congregation of Sisters of the Humility of Mary in Cleveland Heights, Ohio, writes liturgies on the theme of jubilee which they use during their religious community's prayer services.

Act

Another essential commitment is designating a contact person who will be a liaison between your church and Jubilee USA.

Your contact person is the linchpin to building a thriving and successful Jubilee movement. When we seek to call your congregation into action at crucial moments in our campaign, such as when we are having a national grassroots tour or when legislation is up for a vote, we will be in touch with the contact person. This person also serves as a liaison to the growing nationwide network of Jubilee congregations. We want to facilitate communication among Jubilee Congregations so that we can learn from each other, support each other and deepen our faith while we proclaim jubilee. The contact person will receive updates via e-mail, as well as Jubilee newsletters and special mailings.

Designate contact person or persons on the Jubilee Congregations registration form. Since the role of this contact person is so crucial, please let us know how we can best support you. The Jubilee contact person needs to have internet access to receive e-mail updates, action alerts and resources on our Web site.

"You are my servant through whom I show my glory." Isaiah 49:3

Your Action

Jubilee Congregations can participate in actions organized by the national office at specific times, or plan gatherings at any time of the year.

Elain Hickman, contact person for a Mennonite Jubilee Congregation in Seattle, Wash., has been active in the Jubilee Northwest Coalition. At their church building – once an Art Deco style movie theater – they showed the film *Life and Debt*, about Jamaica, and had a small group discussion.

For the June 2004 Group of Eight Summit in Georgia, Jubilee encouraged congregations to take pictures of themselves with banners calling on the G-8 to drop the debt. At a press conference Jubilee held during the summit with national and local activists and pastors, 200 photographs of Jubilee grassroots members from across the country were displayed.

Jean O'Leary, contact person for a Lutheran Jubilee Congregation in Encinitas, Calif., gathered a group at the CROP Walk to pose with a banner that read: "G-8: Drop the Debt to Fight Hunger." O'Leary said the photo action "really does send a good message off. We obviously couldn't all be in Georgia for the G-8 Summit, so any avenue we can take to get the message out about Jubilee is great."

Characteristics of a good Jubilee contact person:

- someone who is, or has the potential to be, a leader in the congregation
- someone who supports canceling poor countries' debt and knows the U.S. political process
- someone who is able and interested in doing some research on the topic of debt
- someone who can teach others and creatively engage the congregation in Jubilee

One Dollar

Jubilee Congregations also commit to financially supporting Jubilee USA.

Each congregation makes a financial commitment of one dollar per member or one offering for Jubilee USA annually. This is a *guideline* to help keep the Jubilee vision alive – and provide the staff and resources to keep the Jubilee Congregations program running. If your congregation is able to give more or less, Jubilee will welcome your donation.

*For where your treasure is, your heart will be also.
Matthew 6:21*

There are a number of places that donations can come from to fulfill the Jubilee Congregation commitment:

- from the general church budget
- from the missions or outreach budget, or a special needs fund your congregation administers
- from an offering held during worship for Jubilee
- from a regular hunger offering or other second offerings, if your congregation holds one, designating Jubilee as the beneficiary once a year
- from a special fundraising or education event

Asking your congregational leaders to make a donation to Jubilee is another way to involve your community. It provides an opportunity to talk about an issue you believe in with your leaders. If it is the first time you have asked for money from your congregation, or if you are not comfortable asking for money, or if you would simply like more ideas about how to take this step feel free to be in touch with the Jubilee staff to seek support and guidance in this process.

If you are able to get your congregation to agree to financially support Jubilee, ask your leadership to write the Jubilee commitment into the annual budget, so that you don't need to appeal for the funds each year. Instead you can simply check annually to make sure that the Jubilee commitment stays within the budget or ask each year for the amount to be increased.

Many of our churches give money to sponsor a child to go to school or support building projects in other countries. Remember that Jubilee debt relief has freed up millions of dollars that has put tens of millions of children back in school and has provided money for basic health, infrastructure and jobs in dozens of countries. How much would that be worth to your faith community?

Fundraising can also take place outside a church's budget, such as at awareness raising events. By first educating your congregations about international poverty, your community can become more knowledgeable about Jubilee, giving their time and commitment before giving financial resources.

"They gave themselves first to the Lord and, by the will of God, to us." 2 Corinthians 8:5

Where does your donation to Jubilee USA go?

Jubilee USA relies heavily on donations from the Jubilee Congregation program, as well as our network members and foundation grants to fund our program. We are a non-profit 501(c) 3, so all gifts are tax-deductible. Your donations go to keep Jubilee's biblical mission for debt cancellation and economic justice

Your Fundraising

Several Evangelical Lutheran Church of America churches in California shared creative fundraising ideas for Jubilee. One church has a giving tree to which people can clip their donations during Advent and Lent. Children can participate in decorating the donation envelopes to make a beautiful tree.

Another congregation had local musicians to perform a benefit concert one evening for their members and people from other local churches. At the concert they spoke about Jubilee and collected a Jubilee offering. This idea spread the word beyond the community and was able to highlight local artists at the same time.

During the period between Ash Wednesday and Easter, a congregation held Wednesday evening Lenten Soup Suppers focusing on different causes each week, such as access to clean water. Participants eat a meal together – food is donated – and give an offering that goes to organizations working for that cause, such as Jubilee.

running. Your gifts help us sustain the congregational program, so we can create the resources you need and pay our staff to keep you up to date on timely actions to provide debt cancellation for the world's impoverished countries.

Make checks payable to:
Jubilee USA Network, 222 East Capitol Street, NE, Washington, DC 20003

You may also donate via credit card online at www.jubileeusa.org or by contacting the Jubilee office.

One Letter

The final commitment for Jubilee congregations is to send one letter per member every year.

Letter writing is one of the easiest and most effective methods of campaigning for debt cancellation. It shows decision makers and elected officials we care enough to sit down, think about the issue and contact them. Letter writing is a simple and direct action that members of your congregation can take to express their concern for Jubilee.

The one letter per member commitment does not mean each person at your church must write a letter, but rather should be seen as a target for how many letters you would like to have written over the course of one year.

*Don't underestimate the power of a handwritten letter – it can have a huge impact!
Many decision makers calculate every handwritten letter they receive represents
100 who support the cause and 1,000 who rate it as important.*

How to organize letter-writing at your church:

- **Plan in advance:**

It is always most effective to plan your letter writing efforts in advance. Connect them to a Jubilee Sunday worship service or a series of adult education classes, if possible. Contact the Jubilee office or visit the Jubilee Web site to find out who is the most appropriate decision maker to send letters to and when might be the most effective time to write letters.

We can also help you draft a sample letter.

- **Seek support of others:**

Build a committee of people around you to help the letter writing be a success. A core team of three to four committed people is usually enough to make the workload light on everyone.

- **Get the word out!**

Advertise your plans to do letter writing for Jubilee in your church newsletter and bulletins a number of weeks in advance. Announce the letter writing table during your service and encourage people to participate, or have the appropriate person make the announcement and identify contact people.

- **Make it simple and direct:**

Make the letter writing easy for those who come by your table. Have colorful graphics and educational

Your Letter Writing

In April 2004, the 60th anniversary of the World Bank and International Monetary Fund, Jubilee supporters worldwide marked the year with unhappy birthday cards. Jubilee leaders delivered 11,000 cards during an unhappy birthday party in front of the World Bank and IMF.

Josie Chrosniak and her congregation of Sisters of Humility of Mary in Cleveland Heights, Ohio, signed 150 unhappy birthday cards during a community day, a gathering of women in their community, after holding a prayer service.

materials out for people, have greeting cards or paper and pens available. Write a sample letter – a few sentences in big bold font on a large piece of paper – and place several copies on the table as references. Often Jubilee will have a sample letter on our Web site or we will send you one by email.

- **Twice is nice, but three times can be the charm:**
Try holding your letter writing table for a number of weeks after church. Three to four weeks in a row is usually the best. If people want to take literature and learn more, they still have a chance to write letters the following week. Likewise if people are out of town or leave church early, you can catch them on another occasion.
- **Don't Forget...**
On the day(s) of your letter-writing table remember to take: lots of pens and paper/cards, sample letters, a box for donations to cover the postage, informational material and a colorful or ethnic cloth to spread underneath everything. Make sure each person signs her or his full address on the inside of the letter or card as the envelopes are often discarded.
- **Tell us about it:**
Mail the letters, and let the Jubilee office know how many there were and how the event went.

A few tips to help get your message across:

- start by thanking the decision maker for steps taken in the past – this positive feedback can not be underestimated
- express two or three points only
- be polite and positive wherever possible
- state what you want the decision maker to do
- let your Member of Congress know if you voted for him or her
- always include your full name and address and the name of your church
- ask for a reply
- handwrite your letters

Read the replies!

Feel free to respond to the reply. Share the responses with the Jubilee office. Post replies on your congregational bulletin board or in another obvious place in the church so that other letter writers can be encouraged that their voices were heard.

Contacting Members of Congress and Decision Makers

Consider sending your letter as a hand-written fax or e-mail. You can also make phone calls to congressional staff who work on debt. Another option is sending letters to the congressional district offices and asking they be passed on to the appropriate Washington staff person.

Representative –

United States House of Representatives

Washington, DC 20515

Visit www.house.gov to find out who your Representative is and learn their contact information.

Senator –

United States Senate

Washington, DC 20510

Visit www.senate.gov to find out who your Senators are and learn their contact information.

The President of the United States

1600 Pennsylvania Avenue, NW
Washington, DC 20500

Secretary of the Treasury*

US Treasury Department

1500 Pennsylvania Avenue, NW
Washington, DC 20220

Managing Director

International Monetary Fund

700 19th Street, NW
Washington, DC 20433

President of the World Bank

World Bank

1818 H Street, NW
Washington, DC 20433

**The Treasury Department is the part of the Administration that works on World Bank and IMF issues, including debt cancellation. They are very influential in setting policies at the World Bank and IMF.*

Activity Ideas

Here are some ideas for additional activities to build the Jubilee movement and influence key decision makers on debt cancellation and global economic justice. Shape these suggestions to fit your congregation's needs.

Fostering the Jubilee Spirit in Your Congregation

- Set up a prayer corner in your congregation for debt relief and economic justice. Put up posters, pictures and news articles about impoverished countries. Have prayer cards for people to take with them to remember to pray for an end to debt and economic injustice.
- Hold an education hour for members of your congregation. See Sample Presentation Outline. Ask people to write letters or take other kinds of actions at the end.
- Do a series of adult education classes or Bible studies for members of your congregation.
- Form a Jubilee committee at your congregation to foster ongoing education, outreach and action for Jubilee. Participate in the Jubilee monthly actions listed on our website.
- Pick a country or sister city and learn more about that area's specific debt situation. Post information such as family stories, news articles or debt statistics. Use country debt sheets on Jubilee's Web site to make it concrete and personal. Also see The Human Impacts of Debt.
- Offer prayers during worship service on a regular basis for Jubilee and an end to poverty.
- Bring a speaker from the global South or a representative of Jubilee USA to speak to your adult education classes or preach in your congregation. Contact the Jubilee office to consider possibilities.
- One Jubilee Congregation created a special celebration around their offering of letters and dollars. Another had their member of Congress present as they did a banner dedication.
- Invite your Member of Congress to a Jubilee Sunday or to an event at your congregation where you can ask them about their support for Jubilee.

Advocacy

- Meet with your member of Congress on the debt issue. All you need is a few people from your congregation to have a powerful visit. Ask your pastor or rabbi to join you on the visit.
- Meet with your city council members and ask them to pass a statement in support of Jubilee and ask them to participate in the World Bank Bonds boycott. Learn more at www.econjustice.net/wbbb
- Meet with the editorial writers at your local newspaper. Advocate that they write a favorable editorial on debt cancellation and economic justice. Talk to the Jubilee office about more ideas and "press hooks" for talking to these important opinion setters in your community.

Reaching Out

- If your congregation sponsors mission trips or international delegations, encourage these trips to address economic justice issues and meet with Jubilee's international partners while traveling abroad.
- Occasionally Jubilee or our partner organizations sponsor international trips. Encourage members of your congregation to join these delegations.
- Set up an interfaith Jubilee coalition in your community. Work with other contact people from nearby Jubilee congregations, or contact the Jubilee office to see who is already active.
- Encourage other congregations in your faith tradition or region to join Jubilee Congregations.
- Meet with your denomination or religious order's leaders to ask for their support on a regional level. Help them implement a denomination-wide program on Jubilee congregations. Ask them to speak out on the issue of debt and economic justice.

- Write articles, letters to the editor and op-eds. You can submit them to your congregation's newsletter, denominational publications or a local newspaper. Contact the Jubilee office for help in doing media work to get your pieces get printed.
- Host a public witness event in your community – a candlelight vigil, a human chain or other creative actions to draw attention to the goals of debt cancellation and economic justice.

More ideas for Jubilee justice

- Visit our Web site (www.jubileeusa.org) for a list of organizations working on Jubilee related issues like fair trade, the AIDS crisis and challenging the policies of the World Bank and IMF.
- Call the national office to stay in touch with actions we are doing.

Sample Presentation Outline

Human Impact of Debt

Start with personal story or use a short video to connect to the human face of the debt issue. You can use the personal stories in this packet, share stories from your own travels or ask someone in your congregation who has traveled to a highly indebted country to talk about the reality of poverty and debt. See Resources for Study, Prayer and Worship for a list of articles, book and videos. You can place an order for materials to hand out with the Materials Order Form, or photocopy any part of this handbook.

Overview of Debt and Global Poverty

Give basic statistics on global poverty:

- More than 1.1 billion people – one in every six on Earth – survive on less than \$1 a day.
- Every day 831 million people in developing countries – 13 percent of the world's population – go hungry. Over half of these are in Sub Saharan Africa or South Asia.
- Every year about 10 million children die of preventable illnesses – nearly 30,000 a day.
- 2.7 billion people do not have access to adequate sanitation.
- Every day 8,000 people die from HIV/AIDS – 35 million have already, 70 percent of them in African countries.

Give basic statistics of the problem of debt:

- Developing countries owe around \$2 trillion dollars in foreign debts
- More than half of African countries spend more on debt service than on health care for their citizens. In 2002 the Democratic Republic of Congo spent 1.5 percent of its Gross Domestic Product on health care and 16.2 percent on debt service.
- Countries in sub-Saharan Africa receive \$19 billion in official aid every year, while paying back almost \$13 billion in foreign debt payments

Sources: United Nations Human Development Report 2004; "Debt Sustainability: Oasis or Mirage?" United Nations Report on Economic Development in Africa 2004; World Bank World Development Indicators 2004; World Health Organization 1998 annual report; UNAIDS

Connect to Biblical Jubilee scriptures

Use the sermon notes and theological reflections in the packet to apply the Bible's message about Jubilee to the global economy and crisis of debt slavery for the world's poorest people. See Scriptural References for a list of verses.

Many have heard the saying that "if you give a man a fish he will eat for a day, if you teach him how to fish he'll eat forever." Jubilee recognizes that debt and harmful economic policies have taken the fishing poles and nets that would allow our brothers and sisters in impoverished countries to use their resources and gain self-sufficiency.

Give history of how countries got into debt

See Introduction to the Debt Crisis to give an overview of how countries got into debt. You can also order Education and Action packets on the Materials Order Form that give more in depth information sheets.

Debt relief success stories

Share examples and statistics from the enclosed Debt Relief Works section. It is crucial to highlight what debt relief is doing to benefit millions of families in impoverished countries.

Respond by becoming a Jubilee Congregation

Share the vision behind the Jubilee Congregations program. Share the four commitments to becoming a Jubilee congregation and propose that your church respond to the information they are learning about the debt crisis by becoming a Jubilee Congregation.

Question and Answer section

See Questions and Answers on Debt Cancellation to help anticipate questions that might come up during your presentation. Leave at least ten minutes for questions and answers – it is always great to engage people in conversation and respond to concerns.

End talk with personal story or inspiring quote and call to action

Make it personal – connect to what inspires you about Jubilee justice. This is the time to speak from your heart and your faith. Remind people how powerful they are in seeking change, what ordinary people have already done and how much more we can do together.

Letter writing

End the session by writing letters to Member of Congress, other decision makers, a local newspaper or denominational publication. Pass around a sign-up sheet for those who want to stay connected or get more involved.

Overview of Jubilee USA Network

Jubilee USA Network is part of the worldwide movement of concerned citizens seeking to cancel the international debts of impoverished countries. The successor organization to the Jubilee 2000 campaign in the United States, Jubilee USA Network has been instrumental in passing debt relief legislation over the last few years. The Network believes that much of the international debt is fundamentally illegitimate and should be cancelled without conditions that deny basic human rights or harm the environment.

Jubilee USA encompasses a broad range of both religious and secular organizations, as well as thousands of individuals who share a moral commitment to finding a definitive solution to the international debt crisis and achieving global economic justice. The Network Council – religious, social justice, environmental and development organizations, national and local – serves as the governing body for the Jubilee USA Network.

Jubilee USA is a 501(c) 3 not for profit organization, and all donations are fully tax-deductible.

Jubilee USA Network Council members, as of early 2005:

AFL-CIO
 Africa Action
 Africa Faith and Justice Network
 African Services Committee
 American Friends Service Committee
 Augustinian Justice & Peace Office
 Bay Area Jubilee Debt Cancellation Coalition
 Center for Economic Justice
 Center for Economic and Policy Research
 Center of Concern
 Church of the Brethren Washington Office
 Church World Service
 Columban Justice and Peace Office
 Conference of Major Superiors of Men
 East Timor Action Network
 Evangelical Association for the Promotion of Education
 Ecumenical Program on Central America and the Caribbean (EPICA)
 Environmental Defense
 Episcopal Church USA
 Episcopal Peace Fellowship
 Evangelical Lutheran Church in America
 Southern Africa Network ELCA
 50 Years Is Enough Network
 Friends of the Earth
 Global AIDS Alliance
 Global Justice
 Global Ministries United Church of Christ and Christian Church (Disciples of Christ)
 Haiti Reborn/Quixote Center
 Health GAP Coalition/Act Up Philadelphia
 Inter-Religious Task Force on Central America
 International Development Exchange
 Jubilee York County
 Jubilee Chicago
 Jubilee Colorado Network

Jubilee LA/OC
 Jubilee Missoula Coalition
 Jubilee Network Oregon
 Jubilee Virginia
 Leadership Conference of Women Religious
 Lutheran World Relief
 Maryknoll Office for Global Concerns
 Medical Mission Sisters
 Mennonite Central Committee
 Michigan Jubilee Coalition
 Missionary Oblates of Mary Immaculate
 National Council of Churches
 Network for Environmental and Economic Responsibility/UCC
 Nicaragua Network
 Nicaragua/US Friendship Office
 Jubilee Northwest Coalition
 Oxfam America
 Pan African Children's Fund (PACF)
 Pax Christi USA
 Presbyterian Church USA
 Priority Africa Network
 Quest for Peace/Quixote Center
 Religious Action Center, Union of American Hebrew Congregations
 Religious Task Force on Central America and Mexico
 RESULTS
 School Sisters of Notre Dame, Shalom North America
 Sisters of Notre Dame de Namur
 Sisters of the Holy Cross
 Sisters of St. Francis of Philadelphia
 Sojourners
 TransAfrica Forum
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Sign-up Sheet to Become a Jubilee Congregation

Yes, our faith community wants to become a Jubilee Congregation!

Name of Congregation: _____

Name of Pastor/Leader: _____

Denomination: _____ Number of Members: _____

Address: _____

Phone: _____ Fax: _____ Web site: _____

Contact person: _____

Role/Title in Congregation, if any: _____

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Email (required): _____

Financial Commitment to Jubilee

Enclosed is our Jubilee Congregation annual commitment of \$1 per member: \$_____

Enclosed is the offering received for Jubilee as our annual commitment: \$_____

We pledge to send in the proceeds of a special offering for Jubilee: _____

Enclosed is an additional donation to Jubilee USA Network of \$_____

Tell us about your plans to promote Jubilee in your congregation through prayer, worship, education and letter writing: _____

Send registration form and donation to:

Jubilee USA Network
 222 E. Capitol Street, NE
 Washington, DC 20003

Thank you for becoming a Jubilee Congregation and joining us to restore right relationships and economic justice by proclaiming Jubilee! Your Jubilee banner, handbook and welcome letter will arrive within 2-4 weeks.

background & testimony

Introduction to the Debt Crisis

“Must we starve our children to pay our debts?” – Julius Nyerere, former president of Tanzania

Many people know what it feels like to owe money, such as for a mortgage on a house. But it is a different matter to be deeply in debt and unable to repay it. And even worse to be in that situation if someone else ran up the debt and left you to carry it.

In the United States, the bankruptcy line is a standard under which people are not allowed to fall. The government does not force individuals or families into homelessness and abject poverty in order to pay off their debts. No such line exists in current international law. When poor countries become deeply indebted they fall into an abyss of poverty; health, education and sanitation programs are slashed in order to make payments on the debt. Wealthy creditor countries and international financial institutions controlled by the wealthy nations control their debt and initiatives for debt relief.

This is unjust. It's time we did something about it. We can start by finding out how these huge debts were amassed and why governments are making little headway in paying them off.

Born in the U.S.A.

In the 1960s the U.S. Government had spent more money than it earned and to make up for this decided to print more dollars. So the world's stocks of dollars fell in value. This was bad news for the major oil-producing countries, whose oil was priced in dollars. The money they made from exports now bought less. So in 1973 they hiked their prices. They made huge sums of money and deposited it in Western banks.

Banking on the future

As interest rates plummeted, commercial banks in industrial countries and multilateral institutions like the World Bank and International Monetary Fund lent out money quickly. They looked to the growing economies of developing countries, offering the funds their governments needed for large development projects: roads, dams, manufacturing and more.

Banks lent without consideration of how money would be used or whether the recipients had the capacity to repay it. Developing country governments took advantage of loans at low interest rates – below the rate of inflation. At the same time, industrialized countries were giving less in grants and other assistance, instead loaning through commercial banks. According to UN analysis, policymakers in creditor and debtor nations were convinced that the debts would be repaid through the export earnings of developing economies.

Many of the loans were made to dictators and oppressive regimes, given for political reasons rather than development – often to win their allegiance in the Cold War. Little of the money borrowed benefited the poor, while all too often it found its way into private bank accounts. The poor were the losers. For example, South Africa is still paying interest \$18 billion in foreign debt accumulated by the apartheid government in the 15 years before it ended. Today, victims of apartheid pay the costs of their repression.

Headed for disaster

In the mid 1970s, Third World countries, encouraged by donors and funding agencies to grow cash crops, found that they weren't getting the prices they were used to for the raw materials they sold, like copper, coffee, tea, cotton, cocoa. Too many countries were producing the same crops, so prices fell.

Then interest rates began to rise, pushed further by an increase in U.S. interest rates in 1979. Meanwhile oil prices rose again. The trap was sprung – developing countries were earning less than ever for their exports and paying more than ever on loans and imports. They borrowed more money to pay the interest being accumulated by their original loans.

Caught in the trap

In 1982 Mexico told its creditors it could not repay its debts. The International Monetary Fund and World Bank – the two main international financial institutions – stepped in with new loans under strict conditions, to help pay the interest. This pattern was repeated over and over in the following years as other countries found themselves in similar situations to Mexico's. But their debts continue to rise, and new loans have added to the burden. Impoverished countries have reached bankruptcy.

When Mexico defaulted on its debt repayments in 1982 the whole international credit system was threatened. Mexico owed huge sums of money to banks in the US and Europe, and they didn't want to lose it. So they clubbed together and got the support of the IMF for a scheme to spread out, or reschedule, the debts.

Since then the IMF and the World Bank have been involved in lending money and rescheduling debt in countries which, like Mexico, cannot pay the interest on their loans.

But their loans add to the debt burden and come with conditions. Governments have to agree to impose very strict economic programs on their countries in order to reschedule their debts or borrow more money. These programs are known as Structural Adjustment Programs or SAPs. These policies have had devastating effects on poor communities, local businesses and the environment.

Political Responses to the Debt Crisis

Since the late 1970s there has been a growing concern by creditor countries that the global South would not be able to pay back their debts. The Heavily Indebted Poor Country Initiative was founded in 1996 as a response to the debt crisis, partly as a result of pressure generated by debt campaigners worldwide. The Initiative was an important acknowledgment that impoverished countries simply could not pay their outstanding debts and creditors needed to work together to address this. For the first time ever, debts owed to the World Bank and IMF were included amongst the debt to be reduced. The HIPC Initiative was never designed to be a debt cancellation initiative; it is a program designed to lower debts to a "sustainable" and therefore "payable" level.

During the 1999 meeting of the Group of 7 – Canada, France, Germany, Italy, Japan, the United Kingdom and the United States – in Cologne, Germany, the United States promised to cancel 100 percent of the debt they were owed by HIPC qualifying countries. Jubilee lobbied the Congress to make this pledge a reality. In 2000 and 2001, Congress wrote the checks for a total of \$769 million for bilateral and multilateral debt relief, fulfilling the commitment they made. These funds leveraged \$40 billion in debt cancellation for impoverished nations.

Still Working Towards True Jubilee

However the work is not done. It is clear that the HIPC initiative has failed to provide an “exit to the debt crisis” as promised. Now is the time for the biggest creditor institutions like the International Monetary Fund and the World Bank to provide debt cancellation for impoverished nations without further delay. The conditions currently attached to debt relief and new loans are holding back countries from being able to use their debt savings to the fullest potential. For example:

- The debt relief promised to date will reduce, on average, the debt service of impoverished countries by only one third. 100 percent debt cancellation is needed.
- Many countries have yet to see the debt relief promised as they struggle to implement harmful World Bank and IMF economic policies, like cost – recovery for water and user fees for health and education, in order to qualify for the money.
- More than half of African nations continue to spend more on debt than health care for their citizens, even after receiving HIPC debt relief.
- Too few countries have received debt relief under the HIPC initiative – only 15 have graduated from the program after eight years. More than 50 countries need cancellation.

September 11 and Beyond

Many major faith traditions agree true security depends on making the connection between our national and personal interests and the well being of global neighbors. Terrorism is a disease that grows out of and feeds on the breakdown of community. Community is destroyed by extremes – extremes of ideology to be sure – and equally by extremes of poverty, inequality and disease. Biblical scriptures prescribe debt cancellation as a means of community restoration.

Debt cancellation has been used as a diplomatic tool, demonstrated most recently by U.S. moves to reduce and reschedule Pakistan’s debt within days of September 11, and efforts to reduce Iraq’s debt. It is time to move beyond geopolitical motivations and provide full debt cancellation for all impoverished countries.

Sources: Dying for Growth, Common Courage Press, 2000; “The Debt Crisis: How it Came to Be,” UN Department of Public Information, Sept. 1989; Salih Booker, “To Help Africa Battle AIDS, Write Off Its Debt,” May 20, 2002.

Joining Hands to Break the Chains of Debt

Hundreds of millions of people living in poverty in impoverished countries alike are enslaved by a debt they can never repay. Debt costs lives, health, education and hope. The responses to the debt crisis thus far are a far cry from the Jubilee vision of release and restoration. Wealthy creditors have refused to release the power they currently exercise over poor countries through conditions on debt cancellation. Restoration of right relationships among nations cannot be achieved until the burden of unjust debt is wiped away. The Jubilee campaigns around the world have shown that concerned citizens working together can have a huge impact on international economic policies.

The Human Impact of Debt: Personal Stories

Ghana

Clinic Fees

Illness forced 43-year-old Okoso to leave his job at a Ghanaian gold mining company. Just three months later, his family's funds exhausted, he stopped going to the local clinic. "If I went to the clinic," he said, "they would make me pay this new fee which, frankly, my family and I cannot afford. I have no work, no salary. We live day to day on what my wife can make selling vegetables in the local market or what my sons can bring home from selling things on the streets. Some days we eat only one meal and we often go to bed hungry."

Source: Jim Yong Kim, "Dying for Growth," Common Courage Press, 2000

Hospitals Become Jails

In the West African country of Ghana hospitals can become prisons if you are a patient unable to pay the bills. In the town of Tarkwa located in the Ashanti gold mining region, a young woman waited for weeks, detained in the hospital nursing her newborn baby, while her husband tried to borrow money from relatives to pay the hospital fees. The Ashanti region sits on a mountain of gold, but the local people are not benefiting from this wealth.

Even World Bank officials recognize that user fees are an obstacle to people receiving needed health care services. Bank loan documents for Ghana state that "after user fees were initially introduced in 1985, utilization of health services at public clinics fell markedly." Yet neither the Government of Ghana nor the World Bank appear ready to take the bold and courageous step of condemning their past policies and abolishing the user fee system. Until this happens, innocent people will be detained in hospitals merely because they cannot afford the fee. And countless others in need of health care will never seek services.

Source: Sara Grusky, "Hospital Become Jails." Grusky works at Public Citizen's Critical Mass Energy and Environment Program and with the International Water Working Group; Staff Appraisal Report, Health Sector Program, World Bank, 1997, 8.

Haiti

Everywhere you look you can see the impact of debt and structural adjustment. Kids are out of school because they cannot afford the user fees. I have dozens of pictures of empty beds in public clinics and the primary hospitals because the majority of the people live on less than a dollar a day and they cannot afford to pay a quarter of their wage to get into the door of the hospital, much less pay for x-rays and prescriptions. We passed a man sitting on a dusty bench outside one hospital, holding on to his catheter. A woman at a clinic in a small town was lying naked on a hard metal platform, strapped down in preparation for a c-section. She was fully awake and alone as she waited for her surgery. If a Haitian goes to an emergency room and receives care, but cannot pay the fee, he or she is held in the hospital until a family or community member is able to raise the money for the release of the patient. This has led to some women having their newborns "kidnapped" to get them out of the hospital.

While we were there the government buckled to creditor pressure and lifted the gas subsidies causing a sharp increase in gas prices. It suddenly cost more for the average Haitian worker to get to work than the person would make in a day.

More than 40 percent of the population does not have access to clean water at the best of times, and some areas have no access at all. The most horrifying image that I came away with from the trip is of women bathing their children in the open sewer as it was the only running water they could find.

Source: Marie Clarke Brill, then Jubilee USA Network national coordinator, 2003

Mexico

On a hot summer day Honesimo Franco scampers up and down Tabasco Street flagging down vehicles and leading them to parking spaces. He opens doors for señoritas and watches the cars while their owners eat or shop. It is not what he would call a job but it is a way of surviving. "Looking after cars is what I do," said the grey-haired 58-year-old. "I get one or two pesos a time. It is difficult to survive on that."

Franco explains that he lost his job as a carpenter a few years ago, one of an estimated 1.5 million people thrown out of work when government financial bungling led to pesos crash. That worst crisis, the second major devaluation in seven years, forced Mexico to go cap in hand to international donors, who coughed up \$ 51 billion in short-term loans. The government paid off ahead of schedule but still owes \$149 billion in other debt. It is indeed people like Franco who feel they are paying the price.

Source: Jim Yong Kim, "Dying for Growth," Common Courage Press, 2000

Senegal

Demba Djemay is a nurse in an understaffed and under-equipped clinic in Senegal. "Under these conditions," he said, "I simply cannot provide my patients the kind of care they urgently need." He can write a prescription, he said, but, "Most patients would have to trade away the family's food supply to purchase the medicines. Many have already sold livestock to pay for their transportation to town and hospital admission fee. So often after losing a day or more of work, patients go home empty-handed."

Source: Jim Yong Kim, "Dying for Growth," Common Courage Press, 2000

South Africa

Jonah lost his wife to AIDS. He has recovered thru critical antiretroviral drugs, so he can look after his two kids. However, Jonah faces a grave dilemma. His girlfriend is also HIV positive, and they cannot afford the antiretroviral drugs. Jonah only can afford enough for himself, so his dilemma is, should he share, or watch her die?

Agnes also lives in South Africa, and is an HIV mother. She lives with the fact that she has passed on HIV to her children. Agnes has created a memory book for her children that is filled with thoughts and pictures of Agnes so that her children might remember her when she dies, for want of \$1 a day antiretroviral treatment.

Source: Bono, DATA founder

Zambia

A Dumping Ground

"Zambia once had a thriving clothing industry. But when government officials began opening Zambia's economy to foreign trade 10 years ago in exchange for loans from international donors, tons of cheap, secondhand clothing began to pour into the country, virtually duty free. Not especially efficient, Zambia's textile factories were overmatched by the wholesalers, who could deliver affordable, passable clothing without paying production or labor costs or the tariffs that once protected local manufacturers from foreign competition.

So, Zambia's clothing industry all but vanished. Within eight years, about 30,000 jobs disappeared, replaced by a loose but crowded network of roadside and flea market vendors beckoning shoppers to 'rummage through the pile,' or 'salaula' in the language of Zambia's Bemba tribe. The expansion of global trade following the end of the Cold War has transformed Africa into a dumping ground for what the industrialized world no longer needs or wants, a deluge of secondhand clothes, used cars, old furniture and tools and weapons."

Source: "The Dumping Ground: As Zambia Courts Western Markets, Used Goods Arrive at a Heavy Price," Jon Jeter, The Washington Post, 22 April 2002, A1

Rural community school

One of the days on the Jubilee women's delegation to Zambia, we went to visit a community school in a rural area outside of Lusaka. When we arrived, we drove up onto a field of grass towards a structure that I couldn't believe was what we had come to visit. It was in the shape of a barn with brick walls on the far ends and plastic sheeting on the top and sides of the structure. The hail season had just come through so the plastic was torn and blowing in the wind like sheets on a line to dry.

We met the teachers there, very serious and quiet. The community school receives no government money. They set themselves up to serve the children that are so far removed they can't walk to any government schools. This school serves more than 400 students and there is one teacher for each grade 1–6. None of the teachers are paid, they are all volunteers. We asked them how they survive and they said that many of them had land by their houses where they grew corn and greens for food. Sometimes family members or friends will give them a little money for soap or toothpaste.

We saw a series of rocks on the red dirt earth. The little rocks were to sit on, the big rocks were the desks. One of the teachers showed us how they taught the students their ABCs by drawing them in the dirt on the floor. We were told that they taught the Lord's prayer and the chapters in the Bible. "Then we teach them to share everything you have with your friends," continued Mr. Chaunca. "We teach them to not be stingy, that is what it means to be a Christian."

Source: Mara Vanderslice, written on a Jubilee sponsored women's delegation to Zambia, 2003

Sauti's Story

My name is Lewis Sauti, I was enrolled as first grader in 1985 in Northern Zambia at Remmy Chisupa Primary School. I was one of the 50 pupils in my class that year. We enjoyed going to school. The Government distributed the materials we needed, including textbooks, work-books and chalk. This government's priority of subsidizing the ministry of education sector improved the quantity and quality of education.

For those first five years, things went well, there was high rate of enrollment and many continued to secondary school. However, in 1990, something new emerged, the introduction of fees for grade eight qualifying exams. The parents who could not afford to pay for their children's exams took them out of school and those who wrote the exams without paying had their results withheld until they could pay.

The next year the government started charging fees for basic school attendance. The fee was set at 1,500 Kawacha, the Zambian currency. Most of the parents depended on subsistence fishing for their source of income. Their average income per year was K5,000. Fishing is a seasonal occupation and many families did not have enough to pay the fees and therefore were forced to take their children out of school or at the very least choose between their youngsters as to who would continue.

By the time I was writing my final exams in 1994, the fees went up to K26,000. That steep increase affected many families who had sacrificed for their children for some years, only at last to find themselves in a situation that incapacitated them. My class size had already dropped from 300 to 168. Of these only 17 pupils were able to make it to grade ten.

"Cost sharing" as these school fees are called, were supposed to help improve the quality of education and empower the community to get involved in education.

If the economic constraints remain intolerable in a country that has 80 percent of its population living below poverty line, most of them living on less than a dollar per day, how does charging fees they can't afford for education help them?

I graduated from secondary school almost six years ago, the number of pupils at secondary school continues to decrease as fees continue to rise; the rate of illiteracy keeps on increasing and the questions people keep asking are, "how will the poor be educated, how will they afford?"

Source: Lewis Sauti Chilembwe, Oblate novice from Zambia, June 2002

Questions and Answers on Debt Cancellation

Individuals have to pay back their debts, why should we seek debt cancellation for countries?

Normally each person should pay his or her debts. Yet, debt repayments should not come at the cost of basic human dignity and survival. Many societies currently and throughout history have recognized the prudence of bankruptcy proceedings, in order to avoid driving individuals and families into poverty in order to pay back debt.

The principle of Jubilee, first expressed in the Hebrew Scriptures, declares the moral conviction that debts should be forgiven before people are driven to misery and hopelessness. For Christianity, too, forgiveness is a central tenet.

In recent decades, lenders helped cause the debt crisis of poor countries by giving loans without concern for how they would be used, or to achieve political goals. Today, those who hold the least responsibility, impoverished people in impoverished countries, have suffered most. They should no longer sacrifice their hope for the future to repay old debts they never chose to borrow.

Will debt relief benefit the poor?

Debt cancellation could save millions of lives by allowing governments to keep their resources and invest them in health, education, clean water and the fight against HIV/AIDS. The World Health Organization reported in 1998 that nearly 10 million children a year die of preventable diseases. The lives of almost 30,000 children a day could be saved if current debt payments were redirected to health and basic services in impoverished countries.

Debt cancellation will not solve all the problems of global poverty. However, unless there is substantial debt cancellation, progress for most poor countries will be impossible. There is also evidence that debts have led to instability and conflict, and have reduced countries' ability to cope with natural disasters. Debt cancellation is the first step in creating an environment where countries can make progress towards development goals and generate economic growth.

How much do developing countries owe and to whom?

Developing countries owe around \$2 trillion dollars in foreign debts. Many of the countries with the largest debts, like Brazil and Mexico, are called "middle income countries," according to the World Bank. Jubilee campaigns have focused their attention on the world's most impoverished countries, many of them in sub-Saharan Africa, Central America and Southeast Asia. However, Jubilee also calls for cancelling the odious and illegitimate debts of developing countries.

There are over 50 very poor and highly indebted countries in need of full debt cancellation as a first step toward fulfilling Jubilee's vision. These countries combined owe around \$300 billion dollars to foreign creditors. Impoverished countries owe little to private banks; rather, they owe international financial institutions like the World Bank and International Monetary Fund and the governments of wealthy countries. Although the break-down is different for every country, the current averages are:

- Around 50 percent is owed to international financial institutions, such as the World Bank, IMF and regional development banks, called multilateral debt
- Around 40 percent owed to creditor governments, know as bilateral debt
- Less than 10 percent to private lenders, such as private banks, know as private debt

Is it possible to cancel this much debt? Where would the money come from?

The cost of canceling the debts would be shared by many countries and institutions and could be spread over many years. The cost to individual taxpayers in creditor countries would be almost imperceptible. In 2000 and 2001, the United States has canceled 100 percent of the debts owed directly to our Treasury for countries that qualified for the HIPC initiative. The impact was so small on ordinary taxpayers that you probably did not notice it at all.

Now the largest creditors to impoverished countries are the World Bank and IMF, as well as other rich countries. The U.S. government must negotiate at these institutions and with other rich countries – such as the Groups of Seven and Eight – to supply full debt cancellation. These institutions can bear the cost of debt cancellation through IMF gold sales and from reducing their profits over many years. Keep in mind the debt for impoverished countries is debilitating because they are so poor, but the sums we are talking about are relatively small in terms of the global economy.

Just think: The estimated cost to cancel the debts of the world's impoverished countries is \$100 billion, equal to one hundredth of the annual U.S. economy, one third of the current U.S. military budget or the same amount U.S. citizens spend annually on weight loss products and services.

How did poor countries get into debt in the first place?

The current debt crisis came about for a variety of reasons, depending on the country concerned. But in almost every case, the lender, as well as the borrower, carries responsibility. See Introduction to the Debt Crisis for more information.

How much debt relief has been provided and what are the impacts of debt relief so far?

The Jubilee movement has won limited debt relief for many of impoverished countries. Around \$36 billion in debt relief has been offered so far through the Heavily Indebted Poor Countries Initiative. This is only 12 percent of what the poorest and most indebted countries owe.

Through HIPC close to 30 countries have received debt relief, reducing their annual payments by one third on average. A study of 10 countries receiving debt relief done by Jubilee Research in the United Kingdom showed in every case health and education budgets increased dramatically, while spending on military remained unchanged. See Debt Relief Works for examples.

However, not enough debt relief has been provided and many of impoverished countries, like Haiti and Bangladesh, do not qualify. Many countries will see their debt payments increase in coming years and because of new borrowing, many will find themselves back in unsustainable debt by the end of the decade.

How do we assure that debt relief funds are not siphoned off into corruption?

Today an increasing number of governments are more democratic. Also, ordinary citizens and non-governmental organizations are more active in holding governments accountable. While corruption remains a problem in many places, the solution is not to deny debt cancellation, penalizing ordinary people not corrupt leaders. The real answer is to find ways – through participatory processes – to ensure that the resources newly available from debt relief are used for poverty reduction and other socially useful expenditures. Another way is to support civil societies in impoverished countries to enable them to hold their governments accountable.

Since HIPC was expanded in 1999, poverty-reducing expenditures have doubled in countries that have received relief while there has been to increase in military spending. Since debt relief has been provided to dozens of countries over numerous years, we now have evidence to prove in country after country the freed up resources are indeed being used towards poverty reduction programs.

Will debt cancellation undermine countries' ability to attract new loans and investment in the future?

In fact the evidence points to the opposite. Canceling debts would actually increase investment in impoverished countries. This is because of a problem called "debt overhang" – enormous debts hanging over a country's economy which create uncertainty about future prospects, and deter investors. It is easier to develop without debt. For example, after WWII Germany was given generous debt reduction, much more than was offered to impoverished countries today. Now Germany's economy is one of the strongest in the world.

The great majority of highly indebted poor countries will never be able to pay off their foreign debts. In this condition they cannot attract private investment. A definitive debt cancellation could hardly make them less creditworthy. In fact, it is likely to make them more able to attract private sector investment and loans. Economies no longer dragged down by a crushing debt burden can grow and develop. Canceling this debt will also free their trained government personnel from endless debt renegotiating and allow them to engage in long-term planning and development work.

How can countries be prevented from getting into a debt crisis again?

Creditors as well as debtors need to take responsibility for future borrowing and make sure countries don't fall back into debilitating debt. Even if all the debt were cancelled tomorrow, the world's impoverished countries would continue to need development assistance and new resources. Lenders and borrowers need to take more responsibility for the loans they make, ensuring the money will be invested sensibly in development.

Lenders are in the position of power, and should bear some of the costs of irresponsible lending as a recognized part of the loan system. That is their incentive to behave responsibly. Some rich country governments, such as the United States, have supported giving grants to poor countries for poverty reduction and development goals instead of loans. Grants provide resources for health, education and the fight against HIV/AIDS, without accruing more debt.

Harmful, discredited economic conditions that have been tied to loans and debt relief must end immediately. Structural adjustment, or neo-liberal economic policies, have been enforced by the international financial institutions for decades and have thoroughly failed to stimulate economic growth and bring countries out of poverty. New policies must be pursued with the participation of civil society and government leaders in the countries themselves.

Why should people of faith put effort into debt cancellation when we have social problems and poverty in our own country?

Canceling the crushing debt burden of poor countries is a matter of justice and compassion. People of faith have always sought to address injustice and poverty in the United States and abroad. Jubilee USA salutes the work of the many capable organizations fighting domestic hunger and poverty; in fact, many members of our coalition are leading this work.

We also know that the United States is the world's most powerful country in defining international economic policy. The power and wealth we have as a nation also brings a certain responsibility. As citizens of the United States, our actions have an increased impact in generating the will to cancel the debt and creating a more just and equitable world. We must not turn our back on the influence we can have to shape just and responsible economic policies that ultimately impact millions of people's lives.

Since our world is increasingly interconnected, economic, social and environmental problems in some countries affect people everywhere. In today's world, none of us can prosper for long unless all of us have the things we need to live fully. The debt burden carried by people in poor countries harms us all, and its cancellation will benefit us all. As people of faith, we know God is concerned about the well-being of all people. God's love crosses all borders. Therefore, we are called to act where and how we can for brothers and sisters regardless of where they live.

If debt cancellation is the right thing to do, why aren't more governments and international financial institutions supporting it?

Rich country governments and international financial institutions make many arguments against providing debt cancellation. Some common arguments we hear:

- *Debt relief has already been provided to impoverished countries.* Many argue that the amount of debt relief already given to impoverished countries will be enough to make their debt burdens "sustainable," or payable far into the future. However, only full debt cancellation, not just relief, will stop the loss of human life and obstacles to development caused by debt now, especially with the global epidemic of AIDS. In order to meet the United Nations Millennium Development Goals by 2015, impoverished countries must receive full debt cancellation, as well as increased foreign aid.
- *Debt cancellation will cost money and no one is willing to foot the bill.* Multilateral institutions can afford to provide 100 percent debt cancellation. Reports by British accounting firms and a Fall 2004 study by Jubilee Research in the United Kingdom show that the World Bank and IMF can finance debt cancellation through selling of IMF gold reserves and accepting a decrease in annual profits to the World Bank. The reports also showed debt cancellation would have no impact on their credit rating.
- *Debt provides incentives for countries to enact sound economic policies.* Officials in our Treasury Department, as well as at the World Bank and IMF have used debt relief to leverage policy reforms in impoverished countries. Overall these policies, known as structural adjustment, have been harmful to the economies, industries and citizens in impoverished countries, while benefiting Western businesses and consumers. With 100 percent cancellation, governments will have the right to make economic policies benefiting their own people through democratic decision making, without the control of financial institutions in Washington, DC.
- *Countries need to show responsibility and pay back their debts.* Both creditors and debtors need to take responsibility for the debt crisis. If creditors are never penalized for reckless lending and failed policies, then they also will not learn to have better habits.
- *We would love to do more, but the American people just don't care about the fate of poor countries.* We hear this from politicians all the time. American people are perceived to not care our brothers and sisters around the world. You can help convince our elected officials that this is not true. Help Jubilee build a movement of concerned people of faith willing to stand up for the needs of the poor and vulnerable and demand jubilee justice for impoverished nations.

What Jubilee USA Network's goals?

Jubilee USA Network joins with millions around the world in building a grassroots movement calling for definitive debt cancellation:

- for countries burdened with high levels of human need and environmental distress which are unable to meet the basic needs of their people or achieve a level of sustainable development that ensures a decent quality of life;
- of all illegitimate and odious debts through a just process not controlled by the creditors;
- for the benefit of countries' impoverished majorities, accountable to them and advancing their participation in directing their economies and societies;
- not conditioned on economic policy prescriptions, such as structural adjustment;
- acknowledging the responsibility of both lenders and borrowers, and recovering resources diverted by corrupt and undemocratic regimes, institutions and individuals;
- to promote global economic policies and trade rules that eradicate poverty, promote human development and prevent recurring, destructive cycles of indebtedness.

Debt Relief Works

The international Jubilee movement calls for full debt cancellation for impoverished nations throughout Africa, Asia and Latin America. While this goal has not been met, limited debt relief has been provided in response to the Jubilee call. In countries that have had more access to their own resources through debt relief, poverty reduction spending doubled between 1999 and 2004, according to a 2004 World Bank/IMF study. Initial debt relief has benefited millions of people. Imagine the impact of full debt cancellation. Here are just a few examples of the impact debt relief can have:

Tanzania: Back to School Days

Tanzania is one of 11 countries to complete the current debt relief program, though it has not received full cancellation yet. According to the World Bank, Tanzania received \$3 billion in debt relief. Tanzania has increased funding for poverty reduction by 130 percent over the last six years. Tanzania has focused the savings to increase education spending and eliminate school fees for elementary school education. Almost overnight, an estimated 1.6 million kids returned to school. By 2003, 3.1 million children were back in school. The net enrollment ratio has risen from 58.8 percent in 2000 to 88.5 percent in 2003. Tanzania expects to attain universal basic education by 2006.

With debt relief savings in 2002 and 2003, Tanzania built 31,825 classrooms and the number of primary schools increased from 11,608 in 2000 to 12,689 in 2003, a net increase of 1,081 schools. Also in these two years, 17,851 new Grade A teachers were recruited and 9,100 science – teaching kits were supplied. The pass rate in primary school exams rose from 19.3 percent in 1999 to 40.1 percent in 2003. This rate would have been higher if the pass rate standard had not been raised.

Source: President's Office, The United Republic of Tanzania, in letter dated Feb. 17, 2004

Burkina Faso: Meeting Basic Needs with Services

Burkina Faso has focused debt relief savings on fighting AIDS, education and access to safe water. In 2002, money freed up from debt service payments went to joint government and civil society initiatives to fight AIDS. These initiatives have been successful in controlling the spread of the virus and stabilizing the HIV positive share of the population which at 6.5 percent is significant for West African standards. Two clinics were built and the cost of drugs decreased by between 38 percent and 96 percent.

Debt relief savings have been used to build 746 schools, 20,251 classrooms and put over 110,000 children back in school over the last three years. Access to clean water, an essential ingredient in good health – especially for children – has increased by 26 percent for families. This means that over one million people now access safe drinking water.

Source: IMF Country Report No. 04/79 and 04/78 of March 2004

Mozambique: Combating HIV/AIDS

Debt relief has enabled Mozambique to make strides in combating HIV/AIDS. In 2001 a national plan to fight HIV/AIDS was launched. The programs will slow infection rates and mitigate effects through education, prevention, support and care. By early 2002, 24 testing and counseling offices had opened; 50 offices will be operating by 2007. More than 24,000 people were tested in 2002 alone.

Source: IMF Country Report No. 03/201, July 2003

Uganda: Doubled School Enrollment

Debt service payments in Uganda have dropped from \$151 million a year to \$88 million. The extra resources are channeled through the Poverty Action Fund, which is overseen by representatives from government, national nongovernmental organizations, churches, unions and international organizations. The bulk of debt relief in Uganda has helped fund universal primary education – the number of young children attending school has increased from 2.3 million at the start of 1997 to 6.5 million by March 1999, more than doubling the enrolment rate to 94 percent.

Source: Reality Check Report, Drop the Debt, April 2001

Overall Health and Education Spending Increases

Life-saving debt relief is allowing for increases in spending on health and education in the countries that have started to receive relief. In 10 African countries studied by Jubilee Research (UK), all of which had started to receive some debt service relief by the end of 2000, the following has been documented:

Education spending had risen from only \$929 million in 1998, or less than the amount spent on debt service, to \$1.3 billion in 2002, more than twice the amount spent on debt service. Health spending had risen from \$466 million, or 50 percent of debt service spending, to \$796 million, or one third more than spending on debt service. Over the same period there had been no increase in spending on the military.

Source: World Bank/International Monetary Fund Status of Implementation Report for HIPC, 2004

Full Debt Cancellation Would Do Even More

If impoverished country governments invested in human development rather than debt payments an estimated:

- Three million more children would live beyond their fifth birthday.
- One million cases of malnutrition would be prevented.

Source: "Life over Debt," American Friends Service Committee report, 2004

Debt and Global Issues

We envision a world in which external debt no longer impoverishes nations and peoples by diverting resources from health, education, and environment to pay rich countries and financial institutions.

A world in which families and communities have a voice in economic policies and decisions that affect their lives. A world where right relationships are restored between nations. We respond to the call for Jubilee found in Judeo-Christian scripture; where those enslaved because of debts are freed, lands lost because of debt are returned, and communities torn by inequality are restored.

– Jubilee USA Network Vision Statement

The vision of Jubilee is, most fundamentally, about the need for right relationships – between people and among nations. The crushing debt of impoverished nations represents a set of broken relationships between nations. But debt cancellation alone will not be sufficient – in order to restore relations of justice in the global community, broader issues must be addressed and far-reaching changes must be enacted. Jubilee USA Network and the Jubilee Congregations program are committed to linking to and addressing these broader issues of Jubilee justice.

In today's global economy, poverty is all too prevalent. While millions live in abundant wealth, billions live on less than \$2 a day. The crushing debt burden exacerbates poverty by diverting resources impoverished nations need to fight poverty. Likewise, unjust trade policies and practices deny countries' abilities to sell their products in a dignified manner. The HIV/AIDS pandemic has devastated families, livelihoods and economies, especially in sub-Saharan Africa, Southeast Asia and the Caribbean. Meanwhile, policies and projects of institutions like the IMF and World Bank often have disproportionate impacts on women, and harm our natural environment. In the Jubilee vision of restoring right relationships among peoples and nations, we must take a holistic, multi-issue approach to challenging poverty and injustice.

As U.S.-based organizations and citizens, we have a special obligation to work for our broad vision of justice and equality. As the United States exercises a dominant role in international organizations like the IMF, World Bank and World Trade Organization, decisions made by our government have tremendous impacts around the world. It is our responsibility and our challenge to pressure our government to work cooperatively with the international community to support moves towards global justice and sustainability. The following section explores in greater depth connections between debt and related global issues: HIV/AIDS, trade, the environment, and the struggle for women's rights and dignity. Feel free to make copies and share these resources at presentations, meetings, conferences, and rallies. Jubilee USA Network also has information sheets available on other global issues; contact the national office to request additional educational resources on global issues.

Debt and the Environment

The World Bank and International Monetary Fund, two of the largest creditors of impoverished country debt, have come under criticism for many years for the impacts of their policies on the environment. Critics argue that World Bank projects and IMF/World Bank structural adjustment programs force indebted countries to weaken environmental safeguards and promote export industries, such as extraction of oil, metals and minerals.

Exploiting Natural Resources?

While the World Bank and IMF talk of sustainable development, their policies and loans have encouraged countries to weaken or eliminate environmental protections to make their economies more attractive to foreign investment. The results are deforestation, soil erosion, pollution and dislocation of millions of people. In Indonesia, 3.6 million people were forced from their homes by a \$500 million World Bank – financed logging project. The World Bank and IMF have also supported toxic mining projects in indebted countries with lax safety regulations. The World Bank has set no limits for harmful chemicals released by mining such as arsenic, dissolved ammonia, or sulfates.

The Bank has helped finance some of the world's most environmentally damaging projects – such as the Chad-Cameroon oil pipeline. During their lifetime operation, World Bank – financed fossil fuel projects will release 46.7 billion tons of carbon dioxide, a greenhouse gas, into the atmosphere. By comparison, total worldwide carbon dioxide emissions in 2000 were 23.6 billion tons. The IMF pushes countries to increase oil exports to generate revenue to repay debts while lowering environmental and labor standards.

Renewable and clean energy alternatives such as wind and solar power are proving a better way to bring electricity to rural communities in impoverished nations. In rural areas of the Philippines and Bengal, small hydropower and photovoltaic plants are providing power to thousands of households and public buildings. While the World Bank has lent \$25 billion for fossil fuel projects since 1992, it has provided \$1.35 billion in financing for renewable energy and energy efficiency projects in the same period.

In response to widespread criticism for its lending for extractive industries, the World Bank initiated the Extractive Industries Review in 2000 to evaluate whether support for oil, mining and gas projects reduces poverty. Released in January 2004, the final draft called for the World Bank to end support for coal mining and require companies seeking World Bank support to follow human rights standards. The review also recommended the World Bank to phase out lending for oil production by 2008 and instead devote its resources to alternative energy sources. Most importantly, the review found funding oil, mining and gas projects does not achieve the primary goal of the World Bank's mandate: alleviating poverty. In July 2004, the World Bank's executive board considered the review, but refused to implement its recommendations and failed to make concrete commitments to do so in the future.

Prioritizing Sustainability

Through debt cancellation, an end to structural adjustment and increased environmental regulation, impoverished nations could promote the health of environments and people in them.

Sources: Vinod Raina, "Debt, Development, and the Environment;" Jubilee Research, "Deforestation;" Friends of the Earth International, "The Citizens' Guide to Trade, Environment and Sustainability;" Jim Vallette and Steve Kretzmann, "The Energy Tug of War: The Winners and Losers of World Bank Fossil Fuel Finance," Sustainable Energy and Economy Network.



Debt and HIV/AIDS

Imagine a town where you only see grandparents and young children and everyone else is missing. AIDS is creating this situation in impoverished countries by killing 8,000 people every day, 70 percent of them in Africa. But people all over the world are fighting back by calling for debt cancellation and significantly increased funding for programs for education, care and treatment.

Debt Service and Structural Adjustment Policies

Sub-Saharan Africa pays almost \$13 billion each year in debt service payments to wealthy creditors, according to a 2004 United Nations report. Every dollar spent on servicing the debt is a dollar not spent on HIV/AIDS treatment and prevention. Meanwhile, the UN has estimated investing \$10-15 billion a year could stem the tide of HIV/AIDS in Africa.

The International Monetary Fund and World Bank often demand structural adjustment reforms as a condition on debt relief and new loans. These policies undermine the fight against global AIDS in a number of ways. Budget ceilings imposed by the IMF may force nations to cut the number of clinics they support; while charging user fees for medical care means far too many people do not go to a clinic because they can not afford the fees. This has severe repercussions for the AIDS crisis. For example, if people with sexually transmitted diseases, who have an increased risk of HIV infection, were given treatments costing as little as \$2.11 per person, the rate of HIV infection could be cut by around 40 percent. But when Kenya, following a recommendation by the World Bank, instituted a user fee of \$2.15 to visit STD clinics, attendance fell by 35-60 percent, putting an increased number of people at risk.

Whole families are potentially exposed to HIV infection in part through the lack of primary education and displacement of rural workers caused by structural adjustment policies. Children drop out of school because of user fees and are not adequately educated about how the virus is spread. Many women are widowed – not infrequently by AIDS – and turn to high-risk sex work to support themselves and their children. Displaced rural workers in urban areas often become infected with the virus after having intercourse with sex workers and spread it to their spouses and children.

Debt Cancellation is Part of the Solution to the AIDS Crisis

Partial debt cancellation has allowed many nations to devote resources to the fight against AIDS. After a 30 percent cut in its debt service payments Malawi purchased critical drugs, hired extra staff and trained new nurses for hospitals and health centers. Uganda increased spending on primary health care by 270 percent as a result of debt relief, earmarking \$1.3 million for its national HIV/AIDS plan. Cameroon used its \$114 million cut in debt service to fund several emergency actions in their national HIV/AIDS plan, including promoting behavior change, making voluntary testing and counseling widely available and preventing HIV transmission from pregnant women to their babies.

The AIDS crisis in Africa and many other regions is unparalleled in its devastating effects on communities. Debt cancellation for the world's impoverished countries and an end to structural adjustment policies will not, by themselves, solve the problem, but they will go a long way toward addressing the challenges of HIV/AIDS prevention and treatment. Become part of the solution, and call for debt cancellation and increased resources to fight global AIDS.



Debt and Trade

Unjust global trade rules exacerbate the crisis faced by impoverished and indebted nations. As Charles Abugre of the Third World Network, an independent group of development organizations, said: “Debt and trade are inextricably linked. Unfair trade rules left Africa in debt and debt has allowed creditors to impose further unfair trade rules on Africa.”

Trade and the Debt Crisis

Declining commodity prices in the 1970s meant many developing countries were not earning enough through exports to pay for imports – or to pay off debt accumulated when interest rates were low. By the late 1970s and early 1980s developing nations had to borrow even more to pay for previous loans. Since then, commodity prices have remained on a decline, and the debts of poor nations have grown exponentially.

Free Trade or Fair Trade?

The World Bank and International Monetary Fund’s structural adjustment programs promote free market policies – including promoting exports, removing import barriers and privatizing public services – that have led to a decreased standard of living for the poor in heavily indebted countries. As Christian Aid points out, “Debtor countries were expected to dive head first into the international trading system. The theory was that they would therefore be able to earn enough dollars to repay their debts.” The result is the opposite, with many countries growing and selling the same crops. Commodity prices are still low, and poor farmers cannot support their families on the wages they receive.

In addition, the current global trading scheme is designed in a way that benefits the richest countries and penalizes the most impoverished. The World Trade Organization, which sets global rules, continues to ignore the serious problem of low prices for the main exports of poor countries, while requiring that poor country markets be open for foreign imports. The WTO, along with the IMF and World Bank, also pushes privatization of services like water, health, and education. In countries like Bolivia the privatization of water caused costs for ordinary people to shoot up. Only widespread protests have led to the canceling of contracts with foreign companies.

A New Beginning

By mobilizing people across the United States – and around the world – for debt cancellation and trade justice people of faith and conscience can help free developing nations from a web of global economic inequity. Poor farmers and workers deserve a new start, without the burden of debt and in a global market that promotes fair prices for their products.

Sources: World Development Movement, London; Christian Aid, www.christian-aid.org.uk



Debt and Women

Globally, many women bear the responsibility of being the primary caregiver for their families. As mothers, wives, daughters, and grandmothers, women care for family members through illness, gather water, produce food, and educate children. Women bear the brunt of economic policies required for new loans and debt relief. Cuts to social services, privatization and other reforms push women further into poverty and increase their workloads, jeopardizing the health and well being of their families.

The Effects of Structural Adjustment Programs on Women

Structural Adjustment programs – economic reforms imposed on impoverished countries as a condition of new loans and debt relief from the IMF and World Bank – require countries to make drastic changes in trade and social spending. One major change required by these policies is opening agricultural markets to heavily subsidized goods, often from the United States. In sub-Saharan Africa, Southeast Asia and Latin America, where women produce between 60 and 80 percent of food, small farmers cannot compete with cheap imports from rich nations.

Trade liberalization has also caused men to migrate at higher rates to urban centers or other countries in search of work. Women are left as sole providers for their families. When faced with the inability to produce food for subsistence and income, women turn to work in factories in free trade zones. Women in these factories often face sexual harassment, intimidation, unsafe work conditions, meager pay and repetitive stress injuries.

In addition, when governments cut social spending to meet budget requirements set by the IMF, women often have to make up for the loss to social services. Cuts to education spending and the increasing cost of education to the student's family often mean that girls lose out. In countries where there are fees for education two thirds of the children who don't attend school are girls.

Women are also disadvantaged by the privatization of health care services, and many watch their children die of preventable diseases like diarrhea and malaria while their countries send money instead for debt service. Mothers in the global South also lose much needed prenatal care without access to health services. In Congo, where the government spends 16 times more for debt service than health care, 515 out of 1000 children die before they turn 5. One mother, Nsimenya Kinyama, 36, has lost six children, most to treatable diseases.

Standing in Solidarity with the Women of the World

The burden of debt rests disproportionately on the shoulders of women. By becoming part of the Jubilee movement, women and men in developed countries can help build a better world for women and their families everywhere.

Sources: United Nations Human Development Report 2004; Craig Timberg, "For Congo's Mothers, Unceasing Loss: War, Though Ended, Still Claiming Children," The Washington Post, Feb. 12, 2005



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Please print this form, fill it out and mail with your payment to Jubilee USA Network. Checks or money orders accepted. Credit cards accepted online or by phone. Please allow two weeks for delivery. Contact us if you need items express shipped.

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A concise introduction to the Jubilee movement and how one can get involved. Provides a brief overview of the current situation in indebted countries. First is free, additional copies \$ 0.25 each.

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Call for bulk order prices.

Jubilee Congregation Brochure

Introduction on how your Congregation can help, with specific steps how to become active. Provides a brief overview of the current situation in indebted countries. First is free, additional copies \$ 0.20 each.

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Jubilee Congregations Handbook: Spring 2005 Christian Edition

The three sections include information on the Jubilee Congregations program, facts on international debt and global economic injustice, and theological reflections and worship materials. Each Jubilee Congregation receives a complimentary copy after joining the program. *Call the Jubilee office to find out the cost of additional copies, and to place orders.*

Newsletter

Latest news about the Jubilee USA Network and the debt situation of impoverished countries. Current newsletters or select back issues are available. First is free, additional copies \$ 0.25 each.

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"Cancel the Debt Now" Jubilee Video

A 24-minute VHS tape narrated by Julie Harris. Gives a background to the origin of today's debt crises and highlights the global Jubilee movement. This is a visually powerful resource, useful for both secular and faith-based audiences. *Videos are \$10.00 each, and can be ordered from the producers:*

John Ankele and Anne Macsoud, Old Dog Documentaries
www.olddogdocumentaries.com
5 W. 19th St., 3rd floor
New York, NY 10011

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worship & study

Scripture for Study and Reflection

Some of the verses in the Bible that address poverty and debt:

Exodus 3:7; 20; 21; 23

Deuteronomy 14, 15

"At the end of every seventh year you are to cancel the debts of those who owe you money ... the Lord himself has declared the debt canceled." Deut. 15:1-2 (Good News Bible)

Leviticus 25-27, 50-52

Nehemiah 5:1-13; 10:28-31

"Now let's give up all our claims to repayment. Cancel all the debts they owe you – money or grain or wine or olive oil." Neh. 5:10-11 (Good News Bible)

Psalms 146:7-9

Proverbs 14:31

"He who oppresses the poor shows contempt for their Maker, but whoever is kind to the needy honors God." Prov. 14:31 (RSV)

Isaiah 58; 61:1-2

Jeremiah 34: 8-18

Ezekiel 18:7-9

Amos 2:6-7, 8:5-6

"The Lord says, 'The people of Israel have sinned ... They sell into slavery honest people who cannot pay their debts, the poor who cannot repay even the price of a pair of sandals'" Amos 2:6-7 (Good News Bible)

Micah 6:8

Habbakuk 2:6-7

"How long will you go on getting rich by forcing your debtors to pay up?' But before you know it, you that have conquered others will be in debt yourselves and forced to pay interest." Hab. 2: 6-7 (RSV)

Luke 4:17-19; 7:36-50; 11:2-4; 16:1-3

"A certain creditor had two debtors; one owed five hundred denarii, and the other fifty. When they could not pay, he canceled the debts for both of them." Luke 7: 41-42 (RSV)

Matthew 6:9-15; 18:21-35

Acts 2:43-46; 4:32-37

Reflection on Jubilee Themes in the Old Testament and Jesus' Teachings

It Begins With Sabbath

Exodus 20:8-11, 21:2-6, 23:10-11; Deuteronomy 5:12-15, 15:1-18, 31:10

The most important idea behind the Jubilee is the concept of Sabbath. The Hebrew Scriptures give two reasons for celebrating the Sabbath. The first centers it in creation as an integral part of the covenant that God made with humanity. So to celebrate Sabbath and honor creation we rest. The second center in liberation from bondage in Egypt. Since God freed us from slavery, we honor Sabbath by being liberated from work.

The logical extension of the Sabbath day is the Sabbath Year. In its earliest form (Exodus 23:10-11) it was a year to let the land go fallow and give to the poor. In the next level of development (Exodus 21:2-6) slaves were to be released after they had served seven years. And finally, in Deut. 15:15:1-18, we have a "year of remission" in which all people burdened with debts will be released.

For Discussion

1. What would practicing Sabbath to honor creation look like in our society?
2. Similarly, what would a Sabbath that honored liberation of those in bondage look like today? What should we do to keep that kind of Sabbath?
3. In what ways would today's crippling debts be a kind of slavery?

Royal Decrees of Release

Jeremiah 34:8-22; Nehemiah 5:1-13; Isaiah 61:1-2

The second important theme which lies behind the Jubilee laws is the ancient custom of proclaiming "release" when the number of debt slaves and indentured servants got so high that it threatened a collapse of the society. These texts examples of proclamations of release. The first is found in Jeremiah 34:8-22, the story of King Zedekiah who proclaimed release to slaves, during a siege by Babylonia, as a way of winning favor from Yahweh. The second example is in Nehemiah 5: 1-13, and would be a better model for modern debt cancellation. Following the Babylonian exile, Nehemiah, a Jew appointed to rebuild Jerusalem, is appalled to discover that some of his fellow Israelites have become impoverished and enslaved by usurious lending practices of other wealthy Israelites. He called together all parties, rich and poor, for a meeting and demanded an end to the practice. "Let us stop this taking of interest," he said to the wealthy lenders. Chagrined, they agreed and said they would "restore everything and demand nothing more from them."

For Discussion

1. In what ways is the Jubilee an expansion on the laws that preceded it? Is it an improvement, or a restatement of the same?
2. In addition to connecting the biblical Jubilee to the international debt crisis, Jubilee can provide perspective in a range of issues. What are some other issues in the world which could also be a "Jubilee" issue?
3. Isaiah's prophesy was written shortly after the Israelites were freed by Cyrus the Great of Persia. It is full of comfort and encouragement. Rewrite this passage in the form of a letter to third world countries. Will they feel liberated or patronized?

The Parable of the Unforgiving Servant

Matthew 18:21-35

This passage addresses forgiveness, including forgiving debts. Why is it that Peter uses the number seven? When Jesus counters, he ups the ante with multiples of seven. Based on what you know about Sabbath, why did Peter (and later Jesus) connect forgiveness to Sabbath? Jesus tells a parable about a King who forgives an incalculable debt owed by a slave, showing when we feel forgiveness, we should be able to forgive. Yet, the first slave saw his dealings with the king as business and continued to live as though he had not been forgiven. This story also depicts a common relationship of indebtedness in Israel at the time of Jesus. Many kings – such as Herod the Great and his sons in Jesus’ day – levied exorbitant taxes, and then loaned money to the poor at rates they could not repay. When they fell behind, the king would take their property or enslave them. In Jesus’ parable, the first slave was evidently in this situation, while the king – probably a stand in for God – was merciful, seldom found in the real world.

For Discussion

1. What is the difference between the worldview of the first slave and that of the king?
2. What are the economic ramifications of the king’s decision to cancel the slave’s debts? Was it a wise decision? An unwise decision? Why should we care?

The Dishonest Manager

Luke 16:1-8

In the traditional interpretation, this parable warns about the imminent coming of the reign of God. A more recent interpretation argues the remitting of debts by the manager was done in good will rather than expectation of end times. In that period, most Palestinian land was owned by just a few wealthy landowners. As a result of progressive indebtedness, Galilean peasants were reduced to sharecroppers or slaves on land they previously owned. An incredible amount of money was extracted from peasants through taxes levied by Rome and skimming done by the local tax collectors. In addition, absentee landlords hired unscrupulous managers to collect payments on the debts owed by the peasants. They gouged the peasants by adding a surcharge. It is estimated First Century peasants retained only 20 percent of their produce for subsistence. In this parable – likely based on the debt collection policies of one of these unscrupulous managers – a landowner discovers this dishonest dealing and fires the manager. So the manager cuts off his usurious surcharge on the loans of each of the peasant debtors. In this interpretation, the master is praising the manager for freeing the poor of heavy debts.

For Discussion

1. Wrestle with the moral and political implications of a partial debt relief policy on the world scale, in contrast to the full debt cancellation called for by Jubilee.
2. What would be a “manageable” debt load for a country? Most poor countries today owe from 40 to 60 percent of their annual gross national products in debt payments. Following World War II, the Allies refused to allow Germany’s debt load go beyond five percent of its GNP because they determined a country would be unable to develop and get out of poverty with a level above that.

Source: “As We Forgive Our Debtors: The Bible and ‘A Call to Jubilee!’” Stan Duncan, Massachusetts Conference Jubilee Justice Task Force, United Church of Christ, 2000

Theological Basis of Jubilee

“You shall send abroad the trumpet ... proclaim liberty through out the land and to all its inhabitants; it shall be a Jubilee for you.” Leviticus 25:9-10

Jubilee-Rooted in Scripture

In the Old Testament, God lays out the Jubilee vision of building right relationships. Early Israel prevented the accumulation of wealth in that everything was shared and ultimately “owned” by God. However, between the 10th and 8th centuries BC another economic model was introduced, whereby distribution was not equal, and God’s ownership not respected. Some Israelites were forced into debt in order to keep from starving, and, because of high interest rates, slavery resulted.

Jubilee grows from the original Sabbath practices described in Deuteronomy, Exodus and Leviticus. Sabbath, the seventh day, was when God rested and humans were to do likewise. Sabbath Year, the seventh year, entwined the themes of creation and liberation to proclaim the release of slaves, let the land rest, and cancel outstanding debts. The Jubilee Year, the seventh Sabbath Year, widened the circle of liberation to become a vision, an ideal so great that each generation would see a complete renewal and be given a clean start. After the people had waited 50 years, they would declare the year of Jubilee. A trumpet would sound throughout the land, and each family would return to their property, and engage only in fair trading.

Prophets in the Hebrew Testament urged a return to the original, egalitarian, communal creation of God – “the way it was.” The Jubilee vision is of a time to set things right, to restore life to suffering peoples and to revive a sense of hope for all.

In biblical times if one fell into debt their “go’el,” or next-of-kin, had the first option of buying back the person’s property, land or freedom to protect the person, family and property. Yahweh was considered the final go’el for Israel, the next-of-kin who redeemed the oppressed from slavery and returned their stolen land. In Christian theology, Christ paid the price for the debt that we could not pay. Christ is the one who releases us and redeems us.

In the Gospel of Luke, Christ references the Jubilee vision during his first sermon by quoting Isaiah’s message and proclaiming the Jubilee year (Luke 4:16-19.) As Christians, we commit ourselves to living out an active faith in God. Our traditions teach us that faith is not just a virtue that becomes a personal possession but is a force that propels the faithful into action in accordance with God’s will. Without acting out of one’s faith, faith dies and the believer risks losing credibility before the world (James 2:14-26.) When acting out our faith, change follows; change of self and changes in the world around us. As a global community, we resemble one body with many parts. When one part suffers, all parts suffer with it (1 Corinthians 12.)

Applying the Biblical Jubilee to the Debt Crisis

The Bible carries messages of salvation, redemption, deliverance and liberation. In these terms, debt which hinders the very life of a nation ceases to be merely a financial concern for a few and becomes a spiritual condition for all of us, a condition that requires our action to set it right.

In the biblical concepts of forgiveness and jubilee, balance was the key in God’s creation – the seventh day was to be a day of rest; the land was to be given a respite in order to protect it from overproduction, over-consumption and exploitation. The land belongs to God and ultimately all of God’s people are to benefit from it. Productivity was not to be used for the short-term gain of those who happened to hold the title. Every seventh year was to be a reminder that human ownership had to acknowledge the prior claim of God. Jubilee, we are told, is the will of God – God’s vision of the way the world is meant to work.

Jesus used the words of jubilee and declared that his purpose was to bring about the jubilee year.

Jubilee is what the life and ministry of Jesus was about. In his first public sermon, Jesus says that the Spirit of the Lord is upon him and he has come to bring good news to the poor and proclaim the acceptable year of the Lord which is translated as proclaiming the year of jubilee. (Luke 4:18-19) We can see that jubilee is one of the cornerstones of Christ's ministry. Christ brought the good news that life does not have to be trapped by sin or circumstance. Life can be made new and can be redeemed now.

What would it mean for believers worldwide to act on behalf of our sisters and brothers who suffer under international debt? What is the cost of not acting?

God Knows Each by Name

Just think – although we do not know the millions of people affected by debt and poverty and we may never meet them, our God knows them each by name. By identifying with God's whole family, we sense our kinship with all people around the world. Our unity is in God. It is often in prayer that we can meet the least of these, as we see them through God's eyes. We know that Christ loves each one as much as he loves every one of us. We know the longings of God through prayer and God longs for life and dignity for every human, all who are precious and created in the Divine image. Our God's eye is on the sparrow, God must be watching out for each person no matter what his or her race or the country in which he or she was born.

The Good News of Jubilee

Practicing jubilee is moving forward into right relationship with God. We must take stock, atone and transform, always seeking to build right relationships in anticipation of God's coming reign. We are called to serve as instruments of God's kingdom on earth by demonstrating love in place of hate; freedom where there has been oppression; justice in the place of injustice; and the gospel of hope instead of despair. It is in this way that we will have moral authority to transform power relations between rich and poor countries in our world. In this way we will be following the biblical mandate to establish right relationships between nations and peoples. Let us sound the trumpets!

"Good news for the poor is that they are poor no more."

~ Steven Mohammed, National Overseer of the New Testament Church of God, Trinidad

Sermon Samples

You may be inspired by these excerpts of messages pastors and lay people have shared with their congregations on the theme of Jubilee. Member of your congregation can also use examples from *The Human Impact of Debt: Personal Stories* or their own experiences in indebted countries when preaching or giving a homily.

Micah 6:1-8

This passage is perhaps the best known in Micah and for good reason. Many consider it one of the most important statements that God makes about what the mission of humanity is. ...

In Micah we read of a prophet who attacks the powerful for economic policies that benefit the wealthy at the expense of everyone else (Micah 2:1-7) and the false prophets who support injustice (Micah 2:6-8). In the end, Micah calls us back to what he considers the roots of salvation: justice, kindness, and a humble attitude before God. Jesus knew the teaching of the prophets of the Old Testament and considered his ministry to be in line with theirs ...

Micah is clearly talking about social justice. Like other 8th and 7th century prophets he was concerned that Israel had turned away from God in ways that fundamentally broke the covenant between God and God's people. Israel had become a place where the poor suffered needlessly and the powerful put the pursuit of material things ahead of their loyalty to God. The only way for the people to repair that breach was to work for justice – for a restoration of society. It was a common theme among the prophets of the Hebrew Bible that societies not based on fundamental justice would fail. The reason: social injustice is a human concept that goes against God's will and societies not built on God's justice will collapse under the weight of their own misdeeds. There are parallels to Micah's time and our own contemporary society.

Today, many of the planet's so called "third-world" nations owe huge debts to Western countries. ... the people living in those nations are forced to pay so much in interest that their countries cannot afford basic human services.

... Religious groups are joining anti-poverty advocates to ask the governments to simply cancel all the debt. ... Jubilee is a biblical practice in which debts are forgiven so that poverty does not trap one generation after the next.

The issue of international debt illustrates for us in a very real way how Micah's teachings – and really the teaching of the entire Bible – can come alive for us in relevant and meaningful ways. Can you imagine how different the world would be if our economic, social, and political institutions were based on these Biblical teachings?

... God sends prophets to bring us back into relationship with God. Let us recommit ourselves to hearing the words of Micah anew so that our lives and worldly purposes are more in line with the Kingdom God calls us to help build.

By Chuck Currie, a United Church of Christ seminarian
Delivered at St. John United Church of Christ, Jan. 30, 2005
(Source: Chuck Corrie blog, used by permission.)

Viva Vox - From Ancient Text To Global Movement

The reformer who stimulated my part of the 16th century reformation was fond of talking about the “Viva Vox” – the Living Word of God that jumps to life in the preaching of the gospel.

But also: In the daily lives of faithful men and women – lived out as a witness to love and justice in the world. As practical theologians we are prepared to spot the viva vox taking concrete form in daily life. But – I was not prepared to encounter the Living Word when I read an article on debt relief in a secular magazine called *The New Internationalist* ... There, an author by the name of John Mihevc wrote these words: “For years anti-debt campaigners like me have been trying to keep alive the idea of canceling the burden of debt to impoverished countries of the world. Frankly, there have been times when we felt we were wandering in the wilderness. But today – at the start of the millennium – there is a new feeling of optimism and energy – there is a sense that things are really beginning to happen.”

“The word for this new mood,” says Mihevc, “is JUBILEE.”

“Who would have thought” the activist exclaims, “that a short passage in the Hebrew Scriptures could be responsible for one of the most exciting and effective anti-debt initiatives ever launched? Mihevc is, of course, referring to the familiar passage in Lev. 25 that was read just a few minutes ago.

“YOU SHALL SOUND THE TRUMPET, YOU SHALL HALLOW THE 50TH YEAR, YOU SHALL PROCLAIM LIBERTY THROUGHOUT THE LAND, IT SHALL BE FOR YOU A JUBILEE!”

... The story of Jubilee ... is truly the story of the viva vox – the Word of God in a very concrete form coming alive – in our time – in our world – addressed to an issue about which – every globally-minded Christian (should there be any other kind?) should be acutely concerned.

... When fragile 3rd world economies sink into depression – and countries cannot pay even the interest on their loans – more money is lent to them – the debt mounts up – the crisis deepens – and again – the rich get richer and the poor sink deeper into poverty.

To keep from defaulting on these loans – and to make sure they can qualify for future assistance – these poor countries have been forced to cut vital human services to the bone. In Tanzania – where 40 percent of the people die before the age of 35 – debt service payments are six times greater than spending on healthcare.

In Arusha, a small city in central Tanzania, I have talked to parents who must now decide which of their children will go to school since the public schools now charge tuition – so Tanzania can pay its debt.

... A new international movement has taken on a momentum that people like me scarcely dreamed possible.

And it all stems from that ancient text that is fueling a modern global movement for justice.

At first glance that old Hebrew text doesn't seem to say all that much.

But if we peel away the layers of meaning we get a clear picture of Israel's moral worldview based on social equity and respect for the creation. The text goes on with a call – to set the slave free – to forgive all the debts – to restore wealth to the poor and to give the animals and the land a rest.

But what really distinguishes the Jubilee vision – and what really makes it a LIVING WORD – is its brilliant combination of Realism and Hope. The REALISM that applied to Israel – and that applies throughout the world today – is that no matter what financial system is in place – some people will get rich at the expense of others.

Debts will accumulate that can never be paid. (It is part of the human condition.)

The HOPE comes when we dare to lay out a new possibility. When we decide – like Israel – to make a major adjustment – when we determine to wipe the slate of debt clean.

There is a riddle that circulates among Jubilee supporters. It goes like this: What do the Pope John Paul II – President Clinton – and the rock star Bono have in common?

And we might add – Orrin Hatch and Dick Armey and Jim Leach (all relatively conservative members of Congress) And we might also add the leaders of the Evangelical Lutheran Church in America and the leaders of the Presbyterian Church USA

... What do we all have in common? WE ALL WANT TO CANCEL THE DEBT!

The moral and the practical case for freeing these countries from the bondage of debt is overwhelming.

Besides – as Jeffrey Sachs, an economist at Harvard University puts it – “The debt is unpayable and it won’t cost much!

In 1985 Bono, a singer in the Irish rock band U2 performed in the Live Aid Concert – a global benefit for African Relief.

After the concert Bono and his wife spent a month working in a relief camp in Ethiopia. Bono remembers holding an infant in his hands who weighed just 2 lbs and he remembers a man who wanted to give him his son so he would not starve to death.

13 years later a leader in Jubilee movement approached Bono and said: “Live Aid raised 200 million dollars for African Relief. The African nations owe that much in debt payments every week of the year.”

“Jubilee is our chance,” says Bono, “to do something for the poor people of the world that is more than band aids.”

Does that excite you? ... Does all this sound to you like the viva vox – the living world of God – springing out of an ancient text and giving life and hope and energy to a global movement of justice?

Do you want to do something for impoverished people in the world that is “more than another band aid?”

I hope so! Because you can help “sound the trumpet!” You can “proclaim liberty throughout many lands!” And you can help make this year – in our country – and in many countries – and in our churches – A JUBILEE – A year of the Lord’s favor.

By William Leshar, Evangelical Lutheran Church of America pastor
Delivered at San Francisco Theological Seminary, March 13, 2000

Debt cancellation is the Biblical Norm – Not the Exception

The Jubilee campaign’s origins are linked with the biblical Year of Jubilee, outlined in Leviticus 25-26, a magnificent and widely ignored text which calls for periodic complete overhaul of the economy. In the Jubilee, there is release for those enslaved because of debts, a Sabbath rest for land and people, redistribution of lands lost because of debt, and a reordering of prices for land and labor based on proximity to the next Jubilee.

Leviticus 25 never even explicitly mentions debt – but the Jubilee is all about debt cancellation, restored community, and freedom from debt bondage. The Jubilee cycle of release builds on the Sabbath Year debt release and rest cycle

- God’s identity as liberator is fundamental (Ex. 20:1-3; Deut. 5:6-7).
- A good case can be made that the Bible considers Jubilee non-negotiable
- Prophets and leaders regularly called Israel to account for neglecting the demands of the Sabbath and Jubilee texts ...

In the biblical view, debt is always the responsibility of creditors as well as debtors. In the ancient Near East, even pagan kings periodically cancelled debts to allow the poor a measure of respite from harsh conditions. The Biblical mandate goes much further, reordering the whole economy around the need for periodic cancellation of debt and restoration of community. The Talmud (the oral law teachings collected by the Rabbis) strictly forbids charging interest to either Jews or non-Jews when a loan is made for basic needs rather than profit. The Rabbis held that the testimony of anyone who charged interest on a loan was not acceptable in court. In our global economy built on compound interest – consider the implications!

Jesus begins his public ministry in Luke’s gospel by quoting a Jubilee text from the prophet Isaiah (61:1-2), salted with sermon illustrations on God’s mission to all the nations. He says the scripture about good news for the poor, release for captives, and freedom for the oppressed is now fulfilled in folks’ hearing (Luke 4:16-30). ... Early Christians applied the call to practice debt cancellation literally and spiritually. The parable of the unrighteous steward (Luke 16:1-13) speaks of a man who apparently cheats his master by writing-down debts. The master – perhaps understanding the linkage with the reordering of prices according to Jubilee standards (Lev. 25), approves of the steward’s action.

The book of Acts resonates with Jubilee and Sabbath imagery, as disciples sell property and fields, share wealth, break bread together, rest and study and restore community (Acts 2:43-46, 4:32-37). The Sabbath – Jubilee theme gets extra emphasis in Acts 4:34’s close paraphrase of Deuteronomy 15:4: “There was not a needy person among them...” And Barnabas, a Levite, sells a field and gives the proceeds to the whole community, modeling Jubilee restoration of blessed community.

What about forgiving the debts of impoverished nations today? In both the Torah and the New Testament, Israel is a model of a covenant that is for all the nations (Genesis 12:2-3; Exodus 4:23; Acts 3:25-26). Thus Jubilee is not just for Israel. Christians believe Jesus is the fulfillment of all the promises, law and prophets. What would Jesus do?

Would not Jesus, the one who said the nations will be judged by what they do and do not do for the least of these my brethren, (Mt 25:31-46) stick with his original line – forgive us our debts? Would he not say further that debts incurred by the rich in the Global South and North together, debts which are now paid by orphans and widows, the poor and oppressed – are not only forgiven but fundamentally illegitimate?

What do we say?

By Tim Atwater, United Methodist Church pastor and former Jubilee USA Special Projects Coordinator

The Parable of the Day Laborers: A Version of Mathew 20: 1-16

For the kingdom of heaven is like a man that owns a large construction company, and who went out to the 7-Eleven [in a city neighborhood with a large Hispanic population] at 5:30 in the morning to hire day laborers for a large housing project. And when he had agreed with the laborers’ price of \$85.20 for a 12-hour day, he sent them onto the job site. At nine in the morning he went back, and saw others standing idle in the parking lot, and said to them: “Get in the truck and you also can go to the job site, and whatever is right I will give you.” And they went their way. Again he went out at noon and then again at 3 p.m., and did the same thing. About five in the afternoon he went back to the 7-Eleven and found others standing idle, and he said to them, “Why are you standing around here idle all day?” They said to him, “Porque no hablamos Ingles, no se emplejaramos.” The man said to them, “Get in the truck and you also can go to the work site, and whatever is right I will give you.” At 6 p.m. the day finally came to an end. The company owner said to his payroll man, “Call in the workers, and give them their pay, beginning from the last hired to the first.” So the men came in and the Latinos who didn’t speak English who were just hired at 5 o’clock came to the head of the line. Each one of them received \$85.20. But when the men hired early in the morning came to the pay boss, they supposed that they should receive more; however they also received \$85.20. And when they had received it, they griped against the company owner saying, “These guys you hired last have only worked for one hour, and you have paid them equal to us, who sweated it out all day long.” But owner answered one of them, “Friend, I have not cheated you. Did we not agree on \$7.10/hour or \$85.20 for the day? Take what is yours and head on home. I will pay these latecomers the same as I paid you. Can’t I spend my money and run my business any way that I want? Are you envious because I am good?” Jesus reminded the disciples again, the last shall be first, and the first last: for many are called, but few are chosen.

By Rose Marie Berger, Catholic activist and poet
Associate Editor, Sojourners

Luke 4:16-30

Background

There are a number of passages in the New Testament suitable for preaching on Jubilee themes, but none speak more directly to the theme than Jesus’ “inaugural address” in Luke. At one level, this is an amazing-

ly quiet story, especially following as it does on the heels of angelic extravaganzas of the birth story, the cast of thousands baptism story, and the dramatic temptation in the desert story. But theologically, it is one of the most important in the gospels. In it Jesus comes back home to Nazareth following his anointing by John and temptation by Satan, and joins his friends and family for an evening of worship on the Sabbath. He leads worship that evening by reading and teaching from the scriptures – which, it turns out – are the profoundly evocative Jubilee words found in Isaiah 61:1-2 ... a thinly veiled reference to God's Jubilee age in which all of the brokenness of humanity will be returned to its original order.

... This story of Jesus reading from Isaiah to his hometown family and church is not found in the other gospels, but it is central to the self-understanding of Jesus as found in Luke. I personally believe that it is central to our understanding of Jesus himself. ... The story doesn't just tell about how Jesus came to Nazareth and announced the good news. The announcement in fact embodies the good news itself. It is Jesus presenting himself as fulfillment of one of the most profound prophecies of the Hebrew Scriptures. ... And what is this good news? The good news is that those imprisoned for their debts will be pardoned, the blind will be able to see (remembering that blindness and poverty were inextricably related in biblical times), and the economically and politically oppressed will be freed – because the year of God's amnesty, the Jubilee, has arrived.

... All in all, there are four themes in this passage that point back to the Jubilee language of Leviticus: announcement of good news to the poor, release of slaves, liberation of captives, the acceptable year of the Lord (Year of the Lord's favor.)

A three-part sermon based on the three sections of this story might follow this way:

Bringing good news to the poor

Who are the poor? What does it mean to "bring" good news to them? ... Give background on the Jubilee message of Isaiah and how Jesus appropriates it in his reading. Jesus was called, ordained to this task. What does that mean to we who are followers?

This is fulfilled in your hearing

This grand vision can only be fulfilled when those who have ears to hear actually hear the Word and act on it. Ask yourself, what does it mean to have this message come to pass eschatologically when your ears are able to hear it. It is a magisterial vision, and (nearly) impossible without God's help. Jesus is saying that we must hear it, and own it, and want it. A.T. Robertson says of this verse, "It was a most amazing statement and the people of Nazareth were quick to see the Messianic claim involved. Jesus could only mean that the real year of Jubilee had come, that the Messianic prophecy of Isaiah had come true today, and that in him they saw the Messiah of prophecy."

Jesus' sermon on this text (Luke 4:21-30)

His sermon is essentially two stories taken from very familiar and recognizable passages in their own Hebrew scriptures. However, what made them important (and troubling) to the listeners was that in both, the heroes and people to whom God showed favor were foreigners. The simple, but powerful, message is that God comes to people outside of our protected circles. God's Jubilee is not just a sweet spiritual gift for those inside the white churches on the hill. The gift of God's love comes not only to us but also to people outside of our race, class, gender, country and beliefs. God loves the child who is denied an education in Ghana because the IMF requires the country to impose "user fees" on education in order to raise money to pay on their thirty-year-old debts. God loves the elderly person in Kenya who can no longer attend the local clinic because it was closed in order to save money to apply to their external debts.

By Stan Duncan, United Church of Christ pastor, Abington, Massachusetts

Sources cited: Bruce Malina and Richard Rohrbaugh, *Social-Science Commentary on the Synoptic Gospels*, Minneapolis: Fortress Press, 1992; Results, "The World Bank and User Fees."

Worship Materials and Liturgy Samples

We welcome your congregation to adapt any of the following materials for your tradition. We also invite you to simply be inspired by these examples and let the Spirit move your congregation to pray and remember the need for a jubilee for all God's people.

Jubilee Sunday

For use on the day Jubilee Sunday is celebrated nationally, or at any time of the year.

Call to Worship

One: We come together to thank the Creator of life.

Many: We come together knowing the world belongs to God – the Earth and all its people.

One: How good and faithful God is, that we live in abundance and community.

Many: When love and faith come together, God's will and our lives join hands.

One: We come together to experience the word of God.

Many: We come together to heed the jubilee call.

Prayer of Confession

Merciful God, we confess that our lives contribute to the suffering of others. We admit our complicity with the forces of destruction, as we selfishly purchase, invest, and consume; hoarding goods and not caring for the consequences to this earth or its people. Here in this sacred gathering we would cast off the sins that hurt your creation. We pray for release from captivity to our desire for wealth and power. Caring Creator, show us how to feel compassion for people and passion for healing change. Restore us so that we might proclaim jubilee for our selves, for others and for creation. Grant us courage to break the enslaving chains of debt that bind your people.

Assurance of Grace

(leader) The God who fulfills each divine promise offers us love without limits.

(unison) In the center of our being is Christ's living presence, setting us free to follow paths of light. Our spirits yearn for release and our hearts dance at the thought of freedom. May we become a positive presence for those who hunger for abundant life.

Prayer of Thanksgiving

Generous God, you have given us more than we can measure. You provide material goods that keep us safe and healthy, even comfortable. You give us intangible treasures, like people and communities. You have promised to provide enough and you are ever-faithful. In a world where human structures create an unequal distribution of resources, which we know you do not intend, we thank you for your constant presence with those who suffer. Help us to use our gifts to help the ones who suffer under the heavy chains of damaging debt. In the name of the Living Christ, Amen.

Prayer for Jubilee

Loving God who provides for all people at all times, we are frightened by signs of crisis, encouraged by signs of hope, compelled by the urgency of both. Thus, we commit ourselves to the works of repentance – to reparation, redress, revaluing. We commit ourselves to find concrete ways to reenact the jubilee in our communities, our institutions, our lives. We commit ourselves to a continuing quest and an ongoing journey, as a form of faith, a sign of freedom, a mark of discipleship. The contours of jubilee are yet to be defined, but the invitation is clear and the need is great. In the spirit of community, we covenant to live in a manner explicitly informed by the Gospel we proclaim. In the name of Jesus Christ, we pray. Amen.

Prayers of the People

(Congregates are invited to voice their prayers after each section)

Compassionate God, we pray for our world, for all who struggle to live in nations that are unable to care adequately for their people because they wear the heavy chains of debt ...

Listening God, we pray for our nation, for people who cannot provide milk for their babies, who must decide which of their children will eat today ...

Active God, we pray for our communities, for those who are weary, who do not have clean water, who cannot find work, who have seen war and violence ...

Amen.

Prayer of Commitment

Faithful God, we are committed to being your Jubilee people. Help us realize that we have gifts and talents that you intend us to use for good. Help us use the privilege we have, but have not earned, in order that your world might become a better place. Help us to proclaim release for captives and to set oppressed peoples free. We commit ourselves to working for your jubilee justice. Let it roll down like a river. We pray in the name of Jesus, Amen.

Charge and Blessing

Go forth as the free people you are, proclaiming God's jubilee every day of your lives!

Program Suggestions

1. Open and close worship with a trumpet blast, organ fanfare or drum roll.
2. To get the most participation from the congregation, adapt some of the prayers above as litanies or responsive prayers.
3. Instead of a sermon, weave into the service contemporary readings of stories and statements from women and men in countries that are eligible for debt relief. Invite a diverse group of congregates to do the various readings.
4. Commission a creative group in your congregation to make jubilee banners. Hang one outside the church and use one during worship.
5. Conduct an Offering of Letters during the service. In an Offering of Letters, congregates voice their concerns about debt relief by writing letters to Congress during worship, and offering them to God when the plates are passed. (Contact the Jubilee office for up to date legislative actions)
6. For a children's sermon, invite children to make a paper chain together so that each child breaks one link.

By Melanie Hardison, Presbyterian Church USA. Some material adapted from A Jubilee Liturgy (Iona Community), Our Prayers Rise Like Incense (Pax Christi USA), World Council of Churches' Ecumenical Decade in Solidarity with Women, and services of Central Presbyterian Church (Louisville, KY).

Litany and Prayer for Ending Hunger

Litany

Leader: Arise, cry out in the night. Pour out your heart like water before the presence of the Lord.

People: Let us lift our hands for the lives of our children who faint from hunger at the head of every street. (Lamentations 2)

Leader: Arise, shine, for our light has come. The glory of the Lord is risen upon us.

People: Let us lift up our eyes and look around. Let us look at the abundance the Lord has brought upon us. (Isaiah 60)

Leader: Arise, for the Spirit of the Lord is upon us.

People: God has sent us to bring good news to the oppressed, to provide a garland for those who mourn, instead of ashes. (Isaiah 61)

Leader: Arise from your sleep, and Christ will give you light.

People: Let us live in the light, for the fruit of the light is all that is good and right and true. (Ephesians 5)

Leader: They shall build houses and inhabit them.

People: They shall plant vineyards and eat their fruit.

Leader: They shall not labor in vain or bear children for calamity.

People: They shall be offspring blessed by the Lord, and their descendants as well.

Leader: Like the days of a tree shall the days of God's people be.

People: Arise! Let us be glad and rejoice in what God is creating in us. (Isaiah 65)

Prayer of Dedication

Creator God, you blessed us with earth's abundance, and charged us with stewardship for your creation. Your prophets called us to faithfulness, to bring good news to the poor and to proclaim jubilee. Bless these letters and with them our gifts of faith and citizenship. May your message ring out through our words and deeds. Open the eyes and hearts of our leaders, that we may as a nation rise to the challenge and dedicate our resources to ending hunger in your world. Amen.

From Bread for the World, Worship Aids

A Jubilee Service

Introduction to Service

Option 1

In the Gospel according to St. Luke, Jesus began his teaching ministry in a synagogue in Nazareth by reading a jubilee passage from the prophet Isaiah. "The Spirit of the Lord is upon me, because He has anointed me to bring good news to the poor. He has sent me to proclaim release to the captives and recovery of sight to the blind, to let the oppressed go free, to proclaim the year of the Lord's favor." (Luke 4:18-19) In his first public sermon, Jesus makes this jubilee principle the heart of his ministry and the cornerstone of Christian mission.

Throughout the Bible, God and community restoration are placed at the center of economic and social life. All else must adjust to be in accord with Jubilee and Sabbath principles. Leviticus 25 and Deuteronomy 15 provide for regular release for those enslaved because of debts, rest for land and people, redistribution of lands lost because of debt and recovery of right relationships. As people of faith we proclaim to the world the biblical principles of jubilee.

Option 2

Ubuntu means "humanity" and comes from the Nguni group of languages spoken in sub-Saharan Africa. Archbishop Desmond Tutu developed a theology around ubuntu. He took a Zhusa expression which, translated roughly, means "a person depends on other people to be a human" or "I am because we are." We can apply ubuntu to our faith when we think of God's relationship with us through Christ Jesus. We are

because Christ is, and we know from scripture that our true identity as humans comes through absolute dependence on God and neighbor. If our humanity is dependent on one another, we are called usher in right relationships between people in our world and between nations. One of the ways that these right relationships are broken is through the process of international debt, that strips nations from their dignity, deepening poverty and spreading disease. We can restore right relationships, restoring ubuntu, when we cancel debt in accordance with the biblical tradition of Jubilee.

Option 3

In John 9 the man born blind is given the gift of sight. By grace he is faced with a new set of responsibilities that come with his sight. He is compelled to take action now that he can see. We have come to see how Africa and its people have been beaten down by centuries of oppression. This abuse continues today under the auspices of international debt that denies nations their sovereignty, and denies basic needs to the most impoverished. By grace our eyes too have been opened. Seeing, it is now our time to act.

Option 4

In Hebrew there is a word that means the mending of our lives and the world, the healing of the relationships which sustain life together. This word is "Tikkun." We live in a broken world where there is pain, suffering, war, death and the rapid spread of disease. We yearn to mend our world, which will sustain our lives, and to do this we recognize that our liberation is tied to the liberation of our neighbors, and our security is tied to the health and well-being of all. It is in this spirit that we will celebrate Jubilee, which is the scriptural map to right relationships, to mending the earth and our lives.

Kyrie/Litany

Leader: I am

People: because we are. We are

Leader: because Christ is. Created in the image of God

People: We are called to relationship with God

Leader: Being baptized into Christ

People: we are brought into the community of saints.

Leader: Being reconciled to Christ

People: we are called to reconciliation with all creation.

Leader: As the Spirit gives life

People: let us live life abundantly

Leader: I am

People: because we are. We are

Leader: because Christ is.

All: Ubuntu! Do life!

Prayers of the Day

Option 1

We cry out against all that kills life;
hunger, poverty, unemployment, sickness, repression, individualism, injustice.

We want to announce the fullness of life;
Work, education, health, housing, bread for all.

We want communion, a world renewed.

We hope against hope.

With the Lord of history we want to make all things new. Amen.

Option 2

God, let us never forget that you are with us always.
Help us to remember that you shine through your people,
And that if we need to see your face,
All we must do is look into the eyes of another.
May we see you
In our next-door neighbor
And in the face of an African farmer
In the people squashed against us in the crowded bus,
And in the face of those that whip by in their expensive cars
In the weary shoppers elbowing their way towards the counter
And in the face of a child starving
In the doctor who treats people in a local clinic
And in the face of a young girl dying of AIDS
In the playful children kicking dust
And in the face of their mothers watching on.
O God, our Companion,
Let us never forget that you are with us everywhere.

Confession and Forgiveness prayers

Compassionate One, we overwhelmed by the needs of your people and by their suffering. We confess we could lessen the harm that comes to them by sharing their hardships and working to end the injustices our systems and lifestyles help to support. Have mercy on us, we pray. Touch our hearts. Help us to stand with your suffering children and to advocate their need to those who do not recognize their suffering. Open our eyes anew that we might know them as brothers and sisters and be glad for the richness they bring us. This we ask in Jesus' name. Amen.

Prayers

O, Mighty God, may your justice roll down like waters, washing clean the sins of old and ushering in your kingdom, where the dignity of all is preserved, where people create systems that renew life and bring a balance of power and resources to the world. May you guide our leaders to usher in a true jubilee, restoring the earth and human relationships into just equilibrium and may you guide those that seek justice and call for jubilee that they may be true to your word and foster right relationships.

Benediction

God, send us forth with your blessing that we might do your work in accordance with your will. May we be a Jubilee Congregation, a people of Christ who call for justice and peace, and who make right relationships. May we not shy away from taking the action that will save lives and make change. Be with us as we stand with our neighbors around the world calling for a new world, where all of your children are valued. With you Lord, we will make all things new.

A Catholic Liturgy

On this Sunday we learn about the vision of Jubilee that is laid out in Leviticus and Deuteronomy, where right relationships are restored as debts are cancelled, those imprisoned from debts are freed and land is returned to their original owners. The prophets harangued Israel for neglecting these teachings, and Jesus begins his ministry with the Jubilee, yet still today we ignore this fundamental understanding of how we should relate to our neighbors in other nations.

Entrance Antiphon

"...proclaim liberty through out the land to all its inhabitants; it shall be a Jubilee for you." Lev. 25:10

Opening Prayer

Let us pray.

God, you have promised to remain for ever

With those who do what is just and right.

Help us to live in your presence.

Help us to be your hands as we usher in the Jubilee.

We ask this through our Lord Jesus Christ, your Son, who lives and reigns with you and the Holy Spirit, one God, for ever and ever.

First, Second Readings, Psalm and Gospel

Prayer over the Gifts

Lord, we make this offering out of our abundance,

May you bless it to nourish those who have nothing,

That the needs of all people will be met in accordance with your will.

Communion Antiphon

"forgive us our debts as we forgive our debtors." Matthew 6:9-13

Prayer after Communion

Let us pray, God, you give us food from heaven. May we always hunger for the bread of life. May we seek to create a world where all people have access to food and to life. Grant this through Christ our Lord.

Benediction

Let us pray. Let us pray that God will open our hearts to hear the cries of the poor. Let us pray for a transforming love that comes with the Holy Spirit that will shape us, mold us, into caring and active disciples that take a stand for life and Jubilee. When we gather close to our Lord, let us delight together in the actions we can take to provide life, hope and dignity for all of God's children. May we each have the honor of being used by God to bring about the Kingdom in all its glory. Amen.

Sample Response Readings and Prayers

Call To Worship

(Based on Leviticus 25)

- Leader 1: The Lord God says you shall count off seven Sabbaths of years, seven times seven years, so that the period of seven weeks of years give forty-nine years.
- Leader 2: Then on the tenth day of the seventh month – on the day of atonement – you shall have the trumpet sounded throughout all your land.
- Leader 3: And you shall hallow the fiftieth year and you shall proclaim liberty throughout the land to all its inhabitants. It shall be a Jubilee for you.
- People: *Let the trumpets blow loud and long throughout all the land.*
- Leader 1: The Jubilee year shall be a holy time, a time to proclaim liberty throughout all the land.
- People: *Let trumpets proclaim liberty throughout the land.*
- Leader 2: The Jubilee year shall be a holy time, a time to proclaim liberty to enslaved debtors.
- People: *Let the trumpets blow loud and long throughout the land.*
- Leader 3: The jubilee year shall be a Holy time, a time for everyone to return home to their family possession. Let the trumpets sound the return.
- People: *Let the trumpets Proclaim liberty throughout at the land.*
- Leader 1: The Jubilee year shall be a Sabbath rest for all the peoples, and for the animals, and for the land. Even the land will rest in that time.
- People: *Let the trumpets blow loud and long throughout all the land!*
- Leader 2: The fiftieth year shall be the year of Jubilee. Let the trumpets blow throughout all the land!
- All: *Let the trumpets of liberty and Jubilee blow throughout the land!*

Call To Worship

- Leader: We come together to proclaim God's Jubilee, and to praise God for the gift of all of life.
- People: *We come knowing the world belongs to God – the Earth and all its people.*
- Leader: God does not intend for people to suffer, whether near at home or in far away countries.
- People: *When God's love and our faith come together, God's will for the abundant life for all humanity, and our lives of faithful service will join hands.*
- Leader: We come today as one to hear and experience the call of God.
- People: *We come together to heed a jubilee call.*

Prayer Of Invocation

(Unison)

Loving God,
 send your Spirit to us as we seek to live as you intend.
 May your presence comfort us and also confront us with the responsibility of making your word of love become flesh in our actions.
 We are learning that people around the world suffer and die because their countries must shoulder stifling burdens of international debt.
 We know that you do not intend for millions to suffer and that you call all of us to work to bring in your realm.
 Help us to share the good news of life with others, that in sharing, we might learn what it means to live your love.
 In the name of Christ,
 Amen.

Affirmation Of Faith

Leader: The God who fulfills each divine promise offers us love without limits.
 People: *In the center of our being is God's holy presence, setting us free to follow a path of light and not darkness. Our spirits yearn for liberty and our hearts dance at the thought of freedom. May we become a positive presence for those who suffer and hunger around the world. Amen.*

Call to Worship

Based on Isaiah 61:1-4, 8-11

Leader 1: The spirit of the Lord GOD is upon me, because the LORD has anointed me to bring good news to those who are afflicted,
 Leader 2: to bind up the brokenhearted,
 Leader 1: to proclaim liberty to those who are bound,
 Leader 2: and release to those who are imprisoned;
 Leader 1: to proclaim the year of the Lord's favor, and the day of restoration to our God;
 Leader 2: to comfort all those who mourn;
 Leader 1: to provide for those who mourn, a garland instead of ashes,
 Leader 2: the oil of gladness instead of mourning,
 Leader 1: garments of splendor instead of a heavy heart.
 Left Side: *They will be called oaks of righteousness,*
 Right Side: *a planting of the LORD, to display his glory.*
 Leader 1: They shall build up the ancient ruins,
 Left Side: they shall raise up the former devastations;
 Right Side: *they shall repair the ruined cities, the devastations of many generations.*
 Leader 2: For I the LORD love justice,
 I hate robbery and wrongdoing;
 Leader 1: I will faithfully give them their recompense,
 and I will make an everlasting covenant with them.
 Left Side: *Their descendants shall be known among the nations,*
and their offspring among the peoples;
 Right Side: *all who see them shall acknowledge that they are a people whom the LORD has blessed.*
 Leader 2: We will greatly rejoice in the LORD,
 Our whole being shall exult in my God...
 Left Side: *For as the earth brings forth its shoots,*
and as a garden causes what is sown in it to spring up,
 Right Side: *so the Lord GOD will cause righteousness and praise to spring up before all the nations.*

Call to Worship

Leader: Welcome to all who gather here and now in this place!
 People: *Creator God, we come together again as a part of your family!*
 Leader: With our hearts and voices, we come before you now, and our tongues sing praises to your name!
 People: *In song and prayer we worship you, God of Jubilation!*

Prayer Of Invocation

Leader: God of all life, you led the Hebrew people from slavery to freedom, from a bonded land to promised land.
We thank you for their song and story, passed down to us through the ages.
In you we are set free.

People: *And the people all said, "Jubilee!"*

Leader: God of hope and promise, you brought them into a land flowing with milk and honey, of new life and new dreams.
Help us to offer milk, honey, and new dreams to all your world,
for in you we are set free.

People: *And the people all said, "Jubilee!"*

Leader: God of peace, our liberated ancestors followed you in the wilderness and, though it was not easy, found a way of harmony and cooperation.
Help us on this very special day to still follow your way, to teach the ways of harmony and cooperation, and live lives of liberation and Jubilee, for in you we are still set free.

People: *And the people proclaimed, "Jubilee!"*

Leader: God of community, you gave us families and friends, neighbors and new people so that we may not be alone.
Help us open our community to all who need a home,
for in you everyone can be set free.

People: *And the people proclaimed, "Jubilee!"*

Leader: God of life and fullness, you nurture and tend us wherever we are.
Help us extend your loving-kindness and generosity to all, and especially to those who are sick, lonely, in prison or afraid,
for in you we are all set free.

People: *And the people all shouted, "Jubilee!"*

Leader: God, you sent your child, Jesus, who proclaimed liberation to the captives and was a teacher and a friend.
Help each of us to find you whenever we seek you, that we may be strengthened and our hearts may be lifted up,
for in you we are set free.

People: *And the people all shouted, "Jubilee!"*

Prayer Of Confession

Leader: The earth is yours, O God. You created its riches – the water, the land, the minerals – sufficient resources for all your children’s needs.

People: *We confess that we are not good stewards of that which you have placed in our care. Too often we think of ourselves first and only ourselves.*

Leader: Creator God, forgive us, We are short-sighted and selfish with your gifts.

Men: We squander your gifts...

Women: We hoard your gifts...

Men: We share as little as we can...

Women: We take as much as we can.

All: *Show us your way, O Lord, and help us to bring your good news to those who are poor, and your year of release to those who are in bondage. Teach us to respond to your Gospel. Equip us to turn your love into compassion.*
Amen.

Source: Stan Duncan, United Church of Christ pastor

Sample Bulletin Insert

Proclaim Jubilee through becoming a Jubilee Congregation

When people of faith join together for a holy purpose, rooted in our Scriptures, we can turn the tide of economic injustice, challenge destructive policies and advance a prophetic vision of fairness, equality and hope for the world's poor. This is the vision of Jubilee.

Millions of people in the world's poorest countries are enslaved by debts they can never repay. Debts run up by governments on their behalf. Debts that started as easy credit pushed by rich lenders. Debts that enrich lenders but leave children malnourished and families living in desperate poverty.

The Gospel of Luke (4:18-19) reminds us that part of Jesus' mission was to announce God's jubilee reign by liberating captives from oppression and restoring right relationships. As God's people we are called to participate in the unfolding of that vision.

Debt relief has already achieved:

- More than doubled school enrollment in Uganda
- Vaccination of half a million children against deadly and preventable diseases in Mozambique.
- Three extra years of school for Honduran children.
- Funds for HIV/AIDS prevention and treatment in numerous African countries.

Yet, a true Jubilee is still needed.

Jubilee 2000 has become the Jubilee USA Network, and is still working for 100 percent debt cancellation without harmful conditions. You can help!

Jubilee Congregations commit to:

- Pray for a true Jubilee that restores life with dignity for millions
- Provide a contact person or people to stay in touch with Jubilee USA Network in your region and nationally
- Donate annually to sustain Jubilee's work through giving one dollar per member, a special offering or a fundraiser
- Write letters to elected officials on debt cancellation and jubilee

Music Suggestions

The following songs and hymns connect with scripture and prayer for justice for the world's poor, and the work of their advocates. They are found in many denominational hymnals and popular songbooks.

A Place at the Table
Canticle of the Turning
Comfort, Comfort You My People
Freedom Is Coming
God is Working God's Purpose Out
God of Grace and God of Glory

*"Shame our wanton selfish gladness, Rich in things and poor in soul.
 Grant us wisdom, grant us courage, Lest we miss Thy kingdom's goal ..."*

Goodness is Stronger than Evil
Guide My Feet

"Guide my feet while I run this race, for I don't want to run this race in vain!"

He's Got the Whole World in His Hands
I'm Gonna Live So God Can Use Me
Let Justice Roll like a River
Let Streams of Living Justice
Let Us Go Now to the Banquet or Vamos Todos al Banquete
Live Into Hope
O Freedom
The Voice of God is Calling

*"The voice of God is calling its summons in our day; Isaiah heard in Zion and we
 now hear God say: "Whom shall I send to succor my people in their need?
 Whom shall I send to loosen the bonds of shame and greed?"*

There's a Voice in the Wilderness
Vine and Fig Tree

"And everyone 'neath their vine and fig tree, shall live in peace and unafraid."

We Are Called
When I Needed a Neighbor
When the Poor Ones
When We Are Living

Resources for Study, Prayer and Worship

Discussion Questions

1. You've had "one of those years." The hot water tank blew out, the washer broke, the old '78 Chevy finally died, and the family credit cards got maxed out. Nobody splurged on frivolous purchases, but you now have more debt than you can pay. What would you do? Have you known people in this situation?
2. What would you do if you inherited a huge debt, one that you didn't create? What if the debt was so large that you were threatened with losing everything you had, including the roof over your head, medical care and enough food to sustain you? What would you say to the creditors? How would you try to manage?
3. Is the biblical concept of Jubilee practical in today's society? Why or why not?
4. How can your church be a better neighbor to others living in our global village?

Source: The United Church of Christ News

Additional Resources

Trade for Life Worship and Study Guide (Christian Aid). Order from www.christian-aid.org.uk

Offering of Letters Kit (Bread for the World). Call (800) 82-BREAD or Order from www.bread.org

A Jubilee Liturgy (Wild Goose Resource Group). Available by writing the Iona Community, 840 Govan Road, Glasgow G51 3UU, Scotland.

Fire of Peace; Our Prayers Rise Like Incense: Liturgies for Peace (Pax Christi USA). Call (814) 453-4955.

Sojourners Bulletins: What does the Bible have to say about social justice? Sojourners' bulletins provide tools to help energize, educate, and enrich your church. Themes available include: Christians and Politics: Does Faith Make a Difference?; Water as a Matter of Justice; The Stewardship of Creation. Contact the Sojourners Resource Center at resource@sojo.net or 1-800-714-7474.

Books

50 Years is Enough Network, *Empty Promises: The IMF, the World Bank, and the Planned Failures of Global Capitalism*, Washington, D.C.: 50 Years in Enough Network, 2003. (See Materials Order Form)

Patricia Adams, *Odious Debts: Loose Lending, Corruption, and the Third World's Environmental Legacy*, London: Probe International, 1991.

John B. Cobb, *Sustaining the Common Good: A Christian Perspective of the Global Economy*, Cleveland, Ohio: Pilgrim Press, 1994.

Ulrich Duchrow, *Alternatives to Global Capitalism: Drawn from Biblical History*, Designed for Political Action, Paul and Co Publishing Consortium, 1996.

Ross and Gloria Kinsler, *The Biblical Jubilee and the Struggle for Life: An Invitation to Personal, Ecclesial, and Social Transformation*, Maryknoll, NY: Orbis Books, 1999.

Richard Lowery, *Sabbath and Jubilee*, Atlanta: Chalice Press, 2000.

Ched Myers, "Jubilee Economics: The biblical vision of Sabbath economics."

Part 1: "God Speed the Year of Jubilee!," *Sojourners* 27, no. 3 (May-June 1998.) Part 2: "Jesus' New Economy of Grace," *Sojourners* 27, no. 4, (July-Aug. 1998.) Part 3: "Balancing Abundance and Need," *The Other Side* 34, no. 5 (Sept.-Oct. 1998.)

Music and videos

Drop the Debt CD, World Village, 2003
order from <http://www.wrasserecords.com/albums/86.html>

"Life and Debt," Tuff Gong Pictures, 2001 (feature length)
order from www.lifeanddebt.org

"Cancel the Debt, Now!" Jubilee 2000/USA (25 minutes)
See Materials Order Form

"The Jubilee Challenge of Jesus," Columban Fathers, 1997 (15 minutes)

"Banking on Life and Debt," Maryknoll, 1995 (30 minutes)
order from www.maryknoll.org

Statements from Religious Traditions and Leaders

Evangelical Lutheran Church of America: Churchwide Assembly Action

- To affirm the concern for international debt reduction and the alleviation of poverty and hunger in poor nations raised by the Eastern North Dakota Synod, Northern Texas-Northern Louisiana Synod, Northwest Synod of Wisconsin, LaCrosse Area Synod, Lower Susquehanna Synod, Western Iowa Synod, and the Caribbean Synod;
- To affirm initiatives which sustain the earth;
- ... promoting education and advocacy on international debt issues and to affirm continued ELCA participation in the Jubilee 2000/USA Campaign; and
- To transmit this action as information to the synods.

(1999)

United Methodist Church Resolution on Global Debt

As Christians, our love of God and neighbor must be reflected by our actions within the global family. Thus, we affirm the following policies and principles ...

- We need to examine patterns of greed that may cause us as individuals and nations to become debtors and lenders. Debt cancellation and relief should be fashioned in a way that benefits the poor and helps move debtor nations to sustainable human development.
- The poor should not bear the burden of repayment and structural adjustment. Living standards of those least responsible and most vulnerable should not be sacrificed in order to meet external obligations. Developing countries have the right to choose their own development paths without military or economic interference from outside. They should not be forced to surrender their right to political or economic self-determination in exchange for relief.
- The debt burden should be shared equitably among credit institutions and the debtor governments, corporations, banks, and elites that incurred the debt. Factors adding to and perpetuating the debt problem but beyond the control of debtor countries – such as previous U.S. budget deficits, high interest rates, unfair commodity prices, and trade barriers – should be alleviated.
- Long-term solutions should promote a more just international economic system in order to prevent such crises from recurring. New structures and mechanisms, involving participation and dialogue between creditors and debtors, including civil society groups such as community and faith-based organizations are critically needed.
- There is a need for a new just process of arbitration for international debt cancellation, such as the introduction of an international insolvency law, which ensures that losses and gains are equally shared.
- New mechanisms involving civil society must produce ethical, mutually responsible and transparent solutions, which not only satisfy requirements for economic efficiency, but also for the protection of basic human needs and rights as well as protecting of the environment.
- Where funds are released through debt cancellation or other relief measures, civil society organizations must be enabled to take part in determining how monies are reallocated for social priorities.

VI. Recommended Actions for The United Methodist Church

The United Methodist Church, as a covenant community committed to Christian discipleship and advocacy with the poor, must work toward “measures that would reduce the concentration of wealth in the hands of a few” (67, The Book of Discipline 1996). ...

B. calls for the United States, governments of other leading industrial nations, private commercial lending institutions, and international financial institutions such as the World Bank and IMF to:

- (1) cancel the debts of the poorest countries ...
- (2) substantially reduce the debts of the middle-income countries ...
- (3) introduce a new, independent, and transparent arbitration process for negotiating and agreeing upon international debt cancellation;
- (4) implement measures to promote accountability of debtor countries when debts are relieved; these measures must be determined and monitored by local community organizations, including churches, and other communities of faith, and representative organizations of civil society, to ensure that debt cancellation leads to a more just distribution of wealth;
- (5) use their powers to ensure that funds illegitimately transferred to secret foreign bank accounts are returned to debtor nations; and
- (6) engage, in consultation with civil society, in a process of global economic reform towards a more just distribution of wealth and prevention of new cycles of debt.

C. urges the General Board of Church and Society and the General Board of Global Ministries to:

- work with annual and central conferences to become advocates for debt cancellation and relief, for new structures and mechanisms involving participation and dialogue between creditors and debtors, that is open and transparent and includes civil society; ...
- develop and distribute appropriate curriculum and study materials to annual conferences and local congregations; and
- organize and assist speaking tours on the human impact of the global debt crisis.

D. urges United Methodist theological seminaries to include Christian responsibility for economic justice, including the global debt crisis, as a necessary part of education for ministry; and

E. urges the General Board of Church and Society and the General Board of Global Ministries to continue public policy work for major reforms of the International Monetary Fund, the World Bank, the World Trade Organization, and other international financial institutions to promote equitable development through poverty alleviation, protection of the environment, openness, democracy, and human rights.

(Excerpts from statement adopted 1988; revised and adopted 2000)

Pope John Paul II: “Tertio Millennio Adveniente”

The jubilee year was meant to restore equality among all the children of Israel, offering new possibilities to families which had lost their property and even their personal freedom. ... The riches of creation were to be considered as a common good of the whole of humanity. ... The jubilee year was meant to restore this social justice. ... If we recall that Jesus came to “preach the good news to the poor” (Mt 11:5; Lk 7:22), how can we fail to lay greater emphasis on the Church’s preferential option for the poor and the outcast? (nos. 13, 51)

In the spirit of the book of Leviticus, Christians will have to raise their voice on behalf of all the poor of the world, proposing the Jubilee as an appropriate time to give thought, among other things, to reducing substantially, if not cancelling outright, the international debt which seriously threatens the future of many nations. (no. 51)

A Jubilee Call for Debt Forgiveness: A Statement by the Administrative Board of the United States Catholic Conference

There is much more to do to promote debt relief and to fulfill Pope John Paul II's challenge to respond as part of the Jubilee Year 2000. Through our education programs and advocacy we need to help create the political will to find solutions to the debt crisis. We need to support those individuals and organizations that hold debtor governments responsible for using debt relief to benefit the poor at the same time that we urge our government and other major creditors to recognize that appropriate debt relief is morally right and economically prudent. Above all, we must make sure that, however important they might be, the numbers in which the debate over international debt is discussed – the scale of debt, the amount of repayments, the line items in national budgets, and interest rates – do not hide the human dimensions: children without health care and education, communities without roads and water, women without equality, people without hope.

For most Americans, debt means their mortgages, student loans, car loans, or credit card balances. For believers, debt cannot be mere numbers on a page or credit card bills. Debt is not simply about those things. It is about how children live and die half a world away. It is about poverty and people. It is about what kind of world we live in. Debt must become a call to action, an opportunity to stand up for the least of these, a chance to make a difference. As we approach the Great Jubilee, our faith and our Church call us to stand with the poor in their just call and urgent hope for debt relief.

(April 1999)

Mennonite Central Committee's Response to the International Debt Crisis

"The international debt is both a problem in its own right and a symptom of a larger problem. The poor who are suffering most from the debt crisis are often in a position of inequality within the global economy. Given their place within the larger economic system, poor people most severely feel the impact of current solutions to the debt crisis, such as IMF mandated structures adjustment policies. However, these attempts have serious implications for everyone, rich and poor alike ...

As members of the worldwide Mennonite and Brethren in Christ churches, we are both rich and poor, lenders and debtors. Together we are participants in the story of God working in history to create a Kingdom of love, justice and equality.

God delivered the children of Israel from economic and social slavery in Egypt, and established a covenant relationship with them. The fundamental economic principles of 'sabbaticals' and 'Jubilee' provided for the periodic forgiveness of debts and the redistribution of wealth from the rich to the poor (Leviticus 25; Deuteronomy 15). The purpose of such radical socio-economic restructuring was to guarantee the survival of a just and peaceful community.

The concern Jesus had for the poor and for their human dignity is our model in working for economic justice. Jesus proclaimed a mission to bring Good News to the poor with the use of an Old Testament text that announces the Jubilee, an invitation to spiritual, economic and social liberation (Luke 4: 16-19; Isaiah 61). The disciples were taught to pray that God's will be done on earth as it is in heaven (Matthew 25: 31-46). Given that international debt deprives some people not only of the means to meet their needs, but of life itself, the debt cannot be seen as an expression of God's will. The debt is a faith issue for those of us who believe in a God of life.

The Mennonite and Brethren in Christ tradition is marked by a desire to follow Jesus' life and teachings within a community of mutual caring and service. Our church communities have maintained these ministries through the years. MCC's relief and development work is an expression of the churches ministering to human need in the name of Christ.

As we have sought to alleviate poverty, hunger, homelessness and oppression, we have learned from brothers and sisters with whom we have served to recognize the economic, social, and political structures that create and perpetuate these problems. The policy decisions made by financial and government leaders in North America play an important role in shaping systems that perpetuate hunger and poverty.

For that reason, MCC has sought to monitor government policies in North America and to speak to policy makers from our experience. Our current experience causes us to say the debt situation is immoral. Banking institutions, their depositors and their investors, are able to benefit at the expense of the poor people in low and middle income countries.

Many of us have received benefits from the existing international trade and finance system. Yet we are called to stand with the poor and oppressed, the victims of the debt crisis. ... In the longer term, we need to examine the values and power relationships embodied in the international economic system, and work to eliminate its inequalities by surrendering our privileged position within it. We pray to God for the courage to do so ...

Our call is for a renewed international financial system which channel loans for the benefit of both investors and poor people in low and middle income countries. The realization of such an international financial system, which promotes equity and justice, will require specific actions. The following criteria are set out as a basis for evaluating such actions: 1) the action should enhance the ability of poor people to provide for their own necessities of life; 2) the action should enhance the ability of governments to pursue a course of development compatible with their cultures and values; 3) the action should strengthen political structures through which the people can participate in shaping decisions which affect their lives, giving them a sense of their own worth and capacity; 4) the action should be environmentally and ecologically sustainable over time; and 5) the action should promote peace with justice. All these form an integral part of peacemaking at the local and global levels ..."

(Excerpts from the statement adopted January 1991, MCC annual meeting)

Religious Leaders on Debt

"If I were a parent in a poor, debt-riddled nation, cradling my dying child in my arms, my heart would be broken and I would cry out for a solution. My prayer is that the leaders of the world will heed these cries and will work together to solve this critical problem. As a follower of Jesus, however, I believe this is not just a political or economic issue, it's a moral and spiritual issue as well."

~ The Rev. Billy Graham

"I do believe that the United States should join with its allies in forgiving the debts of these poorest nations so they can make a fresh start in the world."

~ The Rev. Pat Robertson

"Its [Africa's] debt burden is the new economy's chains of slavery. Servicing the debt takes from the most impoverished to give to the most affluent."

~ The Rev. Jesse L. Jackson

"Unless we relieve the crushing burden of debt experienced in so much of the world, we will bequeath to our children in the 21st century a bitter legacy of injustice and suffering. Let's offer our children the gift of a promising future rather than prison chains from the past."

~ The Rev. John H. Thomas, United Church of Christ President

"Every child in Africa is born with a financial burden which a lifetime's work cannot repay. The debt is a new form of slavery as vicious as the slave trade."

~ All-Africa Conference of Churches

"Good news for the poor is that they are poor no more."

~ Steven Mohammed, New Testament Church of God, Trinidad

"Our incurring debt has not primarily been our fault, and hence 'forgiveness' is not what we are seeking, but justice."

~ Zambian church leaders, 1998

"In spite of the tensions and uncertainties of our age, something profoundly meaningful has begun. Old systems of exploitation and oppression are passing away and new systems of justice and equality are being born. In a real sense ours is a great time to be alive."

~ Rev. Martin Luther King, Jr.

"The issue is not what we will give to the poor. It is when will we stop taking from the poor?"

~ Rev. Jim Wallis, Editor, Sojourners; Convener, Call to Renewal

"Debt relief is urgent and a precondition for the poorest countries to make progress in their fight against poverty. This is something which is now widely recognized. We have to ask, however, why progress in resolving the debt problem is still so slow. Why so many hesitations?"

~ Pope John Paul II

"Building on our struggles in the most indebted nations, the worldwide Jubilee 2000 movement has emerged, in much the same way as the anti-slavery movement in the West grew out of the resistance of slave communities in Africa and the Caribbean. Thanks to this worldwide Jubilee 2000 movement ... there is now 'a global consensus' for debt relief. We need to recognize and acknowledge the work that has been done in the North, to apply pressure on western governments, by Jubilee 2000 campaigns in those countries. We need to acknowledge that the global consensus did not emerge out of thin air; it has been constructed through struggle and resistance in our indebted nations; and through the tremendous mobilization of public opinion in countries like Britain, Germany, Italy and the U.S."

"The external debt of developing countries has become an eternal debt."

~ Archbishop Ndungane, Archbishop of Capetown, South Africa

"One of the wonderful things is how God depends on all of us, which is actually mind boggling because here you have God who is omnipotent and yet waits on human creatures to be God's partners and collaborators. Each one of us has a contribution, each and every one of us."

"I've called for a long time for the cancellation of the crippling debt which we have had to bear for so long... this is the new moral crusade: to have the debt cancelled, following the Biblical principle of Jubilee. Basically this principle says that everything belongs to God; all debts must be cancelled ... to give debtors a chance to make a new beginning."

~ Archbishop Desmond Tutu of South Africa