



How to Use *Horizons* Magazine

WHY THIS ISSUE IS IMPORTANT





Women and money—often through the centuries, these two have had an uneasy (if not downright adversarial) relationship. Some societies still see women primarily in terms of economic production, for example, girls sold into prostitution by their families; wives whose values rest on their capacity to produce children, and cheap laborers who support the family. In North America, many women contribute to the household income, are the only breadwinner for the household or are self-supporting with only their income.

While many Presbyterian women are quite comfortable handling all aspects of their finances, others are far less so.

How does being a Presbyterian woman, or a member of Presbyterian Women, influence the way we think about and deal with money—and its acquisition and disposition—in our lives?

WAYS TO USE THIS ISSUE

The content in this issue is applicable to anyone who has financial responsibilities for themselves, their families, their church or their community. In addition to distributing it to friends and family, consider these outlets for sharing the wealth of ideas offered in this issue of *Horizons*:

-  Give a copy to your pastor, your session's stewardship/finance committee, and/or your church treasurer (if they don't already have their own!).
-  Check with the appropriate committee of your session to see about offering copies of this issue to each household in the congregation during stewardship season, at a family-night supper or after-worship luncheon, since the content is relevant for nearly everyone. Provide transportation for members of your congregation with limited mobility as well as for those in nursing homes or assisted-living facilities.
-  Invite a woman financial professional (a PW, if available) such as a Certified Financial Planner, Certified Public Accountant or attorney who specializes in estate law and planning to speak to your circle or PW.
-  Use the theme articles in this issue as discussion curriculum for a church school class or any other adult study group in the church. Simply read the magazine, and invite the group to talk about what surprised, educated, disappointed or inspired them. Use one or two articles a week and rotate leadership among participants, or offer to serve as facilitator yourself.

- 👉 If you participate in a book study group, investigate the possibility of using one of the suggested book resources from this issue.
- 👉 Keep up with the work of the Presbyterian Foundation. Join the mailing list for the Foundation's free publication, *Cornerstone*; call 800/858-6127 or visit www.presbyterianfoundation.org and click on "Resources."
- 👉 Do you need an icebreaker to help initiate a conversation with a spouse, adult child, parent or other financially significant person in your life? Use this issue to prompt discussion.
- 👉 Trade empty piggy banks, coin jars or other saving containers within your circle or PW—have fun and be inventive! Donate your savings to a mission project, the PW Mission Pledge, a PW Offering or another worthwhile cause. Celebrate what you saved and the benefits the money will reap!
- 👉 Visit www.betterinvesting.org for information on joining or starting your own local investment group. There are also programs for educating youth for financial responsibility.

FOCUSING ON THE ISSUES

"Let Go and Let God" by *Elisabel Ruiz*

- Discuss Walter Brueggemann's statement about Genesis 47 that "the children of Israel became slaves through an economic transaction." Do you see any modern-day parallels in our society and our world?
- Have you personally known examples of "people sharing all that they have, in spite of the fact that it is all that they have"? How did those examples solidify or change your practice of sharing?
- What possessions have power or control over your life, or with which of your possessions are you likely to connect your worth?

"Women and Investing" by *William R. Precious*

- Check yourself and your own financial situation against this list; visit with a financial adviser whom you trust if you're unsure where you stand.
- Share with a daughter, granddaughter, mother, aunt, grandmother or special friend who might benefit from considering this list.

"Managing Your Principal with Principles"

- Read the first paragraph under the heading "Prudently Managed Portfolios" and discuss its contents in light of Jesus' parable in Matthew 25:14–30.
- See "The Best Kept Secret" (July/August 2004 issue of *Horizons*, p. 15) for more information on the denomination's Mission Responsibility Through Investment strategy.

“Moms and Money” *collected by Leah Ellison Bradley*

- With which of these women’s stories, if any, do you most closely identify? What’s your story of “moms and money”?
- Use this article for a discussion-starter or table discussion guide at circle, PW gathering, Sunday school class, book study group or other relevant meetings. It might also be adapted for mixed gender groups by having men talk about “dads and money” or by having everyone discuss “role models and money.”

“Make Poverty History” *by Gary Cook*

- Call or email your senators and your house representative in support of the ONE Campaign. Visit www.senate.gov and www.house.gov to find your senators and representatives’ contact information.
- Organize your PW or the appropriate session committee to request permission to enable your congregation to participate in the 2005 Bread for the World Offering of Letters; the kit with brochure, video and information packet may be borrowed from your presbytery resource center. Enlist the aid of your church’s youth in poverty elimination programs. They will be familiar with many of the celebrity spokespeople who support the ONE Campaign—Bono of U2, Michael Stipe of R.E.M., actresses Cameron Diaz and Kate Hudson and many others.

Note: Presbytery resource centers received the 2005 Bread for the World Resource Kit in spring 2005; included is a concise and helpful booklet called *The Power of ONE*. Contact your presbytery resource center to borrow it or to learn more.

“Loans That Change Lives” *by Anna Bedford*

- Have you ever been the lender or the borrower of a relatively small amount of money that led to significant change in your life or another person’s life?
- Make a list of all the things you could not do on an average day if you were illiterate; this may help you get a glimpse of the connection between illiteracy and poverty. (This could also be a useful group activity.) If there is a literacy program in your community, could you or other group members support it in some way?

“Usury in the 21st Century” *by D. Cameron Murchison*

- Do you know what interest rates your credit cards, mortgage, car loans and other debts carry? What are your credit cards’ annual fees? What’s your concept of a fair interest rate?
- Consider in what ways the author’s words in the last two sentences of the next-to-last paragraph may be true in your own life. If you’re discussing this article in a group, invite participant responses. Do you see any connection between “cultural pressure for rapid (if not instant) gratification” and Brueggemann’s “myth of scarcity” mentioned in “Let Go and Let God”?
- Have you been in a financial position in which you were subjected to subprime rates when borrowing money, and if so, how did that make you feel about your worth as a child of God?
- Investigate your state’s usury laws, or invite a banker or other knowledgeable person to speak to your circle or group about this topic.

“Celebrating Faith Through Celebration Giving” by *Ann Ferguson*

- Does PW in your congregation make a PW mission pledge? If not, can you suggest that this be considered? If you need help explaining the process, **ORDER** a PW Manual, borrow one from your presbytery resource center, or call your presbytery’s PW treasurer (your presbytery office will have contact information, if needed).
- **ORDER** multiple copies of the 2004 Annual Report of General Assembly Agencies to the Presbyterian Church (U.S.A.) to distribute in your circles—this is an outstanding way to interpret the work of the church and thus demonstrate the importance of PW’s mission pledge. It is available on the Web at www.pcusa.org/annual.
- Exercise your creativity and create a quiz or crossword puzzle about the PW mission pledge.
- How would you respond to a woman in your congregation who says, “I don’t do that ‘women’s stuff,’” and is curious about why you participate in PW?
- Do you agree with the quote from Michael O’Hurley-Pitts: “A donation is motivated by the recognition of need; a gift proceeds as an offering of one’s plenty set beside the poverty of one’s soul”? Why or why not, and does this make a difference in the way you look at Celebration Giving?

“Planning Ahead” by *Laura Plumley*

- Use the content of this article for a checklist of your personal situation.
- If your circle or group is willing, discuss this article and share stories of successful will-making that has given you or your family members peace of mind. For example, if a relative or close friend made a will that helped prevent division and infighting among those who survived her/him, briefly share this.
- Discuss how making a will can further two major emphases of the Christian life: responsible stewardship and peacemaking.
- Invite a female attorney if available (one who is well-versed in preparation of wills and estate issues) to come and give an informational program to your circle or group. Remind the group ahead of time that while general questions are acceptable, the attorney cannot give specific personalized advice; that’s what a professional consultation is for.
- Order and distribute the Presbyterian Foundation resources listed on p. 27 and set a “check-in” date for a future meeting of your group or circle to encourage members who haven’t already done so to begin the will-preparation process. Mutual accountability can be a powerful tool!

“Talk with the Treasurer,” an interview with *Lois Clarke* by *Amy Starr Redwine*

- Find out which women in your PW or congregation have served as church treasurer, bookkeeper or on the session’s stewardship/finance committee. Ask them to speak about their experiences; you may want to use this article as an “interview” guideline.
- If you have the requisite financial management skills/training and are willing to do so, offer to serve on your session’s financial committee. If you’re interested and able to serve in the wider church, notify your presbytery’s nominating committee of your interest. Ask your pastor or clerk of session, or call your presbytery office for more information.
- Does your congregation receive regular reports about its financial condition? If not, your PW (or you as a member) may want to request through your session that such information be printed in summary form in the church newsletter or posted in an appropriate place in the church building, if not both.

“Bible Study Resource—Advent” *by Jennifer Ashbaugh*

- Have you ever spent Advent away from home or separated from your own seasonal customs?
- Regarding the author’s statement that “. . . many Protestants view the Advent wreath as a Catholic symbol . . .,” are there Advent symbols your congregation uses that other Christian traditions might view askance?
- What experience or time of waiting-in-anticipation in your life has helped you most closely identify with the true meaning of Advent?
- What ways can your circle or group be a “light in the darkness” in your congregation? in your community? in your own families?
- A hymn that is particularly appropriate for Advent is “Stay with Me” (#2198 in *Sing the Faith* (Louisville, Ky.: Geneva, 2003)). See if someone in your congregation has this on tape or CD if you are not familiar with it. Your circle or group might want to use this repetitive sung prayer as an opening or closing for your Advent study.