

Exchange

The Journal of Mission and Markets

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From the Publisher's Desk...

Merry Christmas and Welcome to *Exchange: The Journal of Mission and Markets!*

The marketplace is the most pervasive institution in human experience. The division of labor and exchanges of material and intellectual goods have occurred since the Garden of Eden. Everyone, everywhere is, by varying degrees, connected through the thoroughly globalized marketplace. And modern communications technology drives our inter-connectedness deeper than ever before. Fortunately, that same technology allows us the opportunity to drive the conversation deeper as well.

Exchange is your journal if you are involved in marketplace ministry or missions, are a Christian working in a “secular” occupation (a misnomer if ever there was one), or if you have ever been a Christian consumer in the marketplace! *Exchange* is dedicated to exploring the movement of God in our financial relationships and interactions, the theology that guides our marketplace ethics, and, most especially, advancing the Kingdom of God to His glory through marketplace mechanisms and initiatives.

Exchange stands a bit to the side, so to speak, in the grand tradition of journals as it is not strictly an academic publication. Quite honestly, a lot of what I hope to see shared here will be leading edge and innovative thinking, especially in areas like the development of marketplace theology and marketplace ministry models, and those often best come from “on the ground” work. To avoid exclusion then, *Exchange* welcomes all comers, whether academics, armchair theorists, pastors, business practitioners, missionaries, lay leaders, and pretty much anyone else who shows up. In that, *Exchange* is an open forum because not all great ideas emanate from the same places, especially in a discussion surrounding an emerging field of inquiry (see the review of *Group Genius* on page 36).

Exchange comes from many years of collaborative research, especially on the business-as-mission (BAM) movement, and the realization that no consistent and open communications vehicle existed within the broad-ranging conversation on the integration of Christian faith and the marketplace.

In this first issue you will find a variety of contributors, including theologians, business practitioners, mission agency leaders, missions practitioners, academics, and so on. I am proud to be able to include submissions from Mats Tunehag and Jo Plummer, the Co-Chairs of the Lausanne Global Business-as-Mission Think Tank, and Rudy Carrasco, a tireless, “irresistible force” in both international and domestic missional work.

There are articles on theology, profiles of practitioners and agencies, stories about marketplace ministry models, books reviews (or teasers for new one’s coming soon), and provoking challenges from thought leaders within the intricate and vast network of all involved. Hopefully, this journal will become a venue for discussion on any topic from the influence of post-modernism on Christians at work to cross-cultural and incarnational business ministry to the issues surrounding marketplace stewardship as witness and proclamation of the Lordship of Jesus Christ.

For the foreseeable future, the submission policy will remain wide open. About the only criteria is we ask articles generally not exceed 2,000 – 2500 words. We also invite suggestions for articles we can research and resource in-house or through our wide range of contacts and connections. **But please submit your articles and ideas . . .** this is a place where your voice is needed and welcome! Rebuttals and alternate views concerning articles published here are welcome but please make them sound theologically and logically. The Church is overrun with emotionalism and dubious ideas. We need strong critical thinking to face real world challenges. All submissions are due by the fifteenth day of the month preceding the month of publication (i.e., for 1st quarter of 2013, articles are due by February 15th).

The copyright on all articles will remain the property of the original author to use / reprint as they see fit. By assenting to inclusion in *Exchange*, the original authors grant *Exchange* also the right to use / reprint articles at will.

The intent is to use this publication as a launch point for compiling research and encouraging connections. We all have a lot to offer to the conversation and the more widely we throw open the doors, the more can come in and the more creative the results of our conversations. Beyond granting the freedom to print and share, or email / forward, this journal to anyone and everyone you know, I would ask that you do so intentionally and extensively. Our only request in sharing *Exchange* materials is that appropriate acknowledgment be given to the authors and the Journal.

Finally, I would be remiss if I did not take the time here to thank Mr. Rudy Carrasco (as said, an irresistible force) of Partners Worldwide, the Christian Community Development Association, the Lausanne Global Business-as-Mission Think Tank, and the Two Forty Group. Rudy is an inspiration, a joyful and tireless worker for the Lord, an encourager extraordinaire, and was instrumental in the launch of this journal.

Shalom,

Dave Doty
Eden's Bridge, Inc.

This journal is downloadable in its entirety in .pdf format and all articles are available individually for reading online at www.edensbridge.org for ease of sharing.

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To learn more about Eden's Bridge, please visit our blog at www.edensbridge.org. Tax deductible support for Eden's Bridge or sponsorship for *Exchange* may be mailed to the Eden's Bridge address above or contributed via the PayPal account of davedoty@edensbridge.org. Thank you for your support and please keep our ministry in prayer. *Shalom*, Dave Doty.

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**Business as Mission
– Mats Tunehag**

Business as Mission is not a new discovery – it is a rediscovery of Biblical truths and practices. In one sense it is like the Reformation and its rallying cry: *ad fontes* – back to the sources.

Business as Mission, BAM, is a term widely used today. The term is new but the underpinning concept is nothing new. During the Reformation old truths were highlighted and contemporary assumptions were challenged. This is what the global BAM movement is doing today. We are revisiting Scripture, questioning jargon and traditions, and assessing the situation in the world. We are also revisiting history and highlighting untold stories of Christians who were instrumental in societal transformation as they engaged in business.

Many Evangelicals often put an emphasis on the Great Commission, but sometimes make a great omission. This is only one of three mandates we have. The first one God gave us is the creation mandate, Genesis 1 – 3: we are to be creative and create good things, for ourselves and others, being good stewards of all things entrusted to us – even in the physical arena. This of course includes being creative in business – to create wealth. Wealth creation is a godly talent: “Remember the LORD your God, for it is he who gives you the ability to produce wealth.” (Deuteronomy 8:18) As Christians we often focus more on wealth distribution, but there is no wealth to distribute unless it has been created.

The second mandate is the great commandment, which includes loving your neighbor. In the first and second mandates you find a basis for what modern day economists call Corporate Social Responsibility (CSR). It is about creating wealth and producing products and services in ways that consider ‘*your neighbor*’. CSR recognizes the importance of serving several constituencies through business – not just the owners, but also staff, suppliers, clients, community and the physical environment. CSR includes three bottom lines and looks at the impact businesses have economically, socially and environmentally for the various stakeholders.

BAM also recognizes the importance of the triple bottom line as it is based on the God given mandates about being a creative steward and serving people. But BAM goes beyond this, to CSR+, as we include the third mandate – the Great Commission. We are to glorify God and make Christ known among all peoples. This is the fourth bottom line. As we integrate the Great Commission into our business goals, we develop a global and missional perspective. BAM is CSR+ where the + can also be seen as a cross – putting everything under the Lordship of Christ.

Our mission and success criteria must include transformation. We want people and societies to be transformed - holistically. What does it mean?

It is about a good and lasting change. And that takes time: we need to have an inter-generational perspective. BAM is an intentional praxis of faith at work in all relationships in and through business. BAM is about practicing business based on ethical principles. It is about following Jesus in the market place to see people and societies transformed.

We also need to give priority to small & medium size businesses (SME's). They are strong transformational agents – not only economically. They are in many ways the backbone of developed economies. SME's are often missing to a large extent in the poor countries and regions.

We are all people with physical, social, spiritual, emotional, economical and other needs, operating in a political and cultural context. So transformation must be holistic – for people and societies. Our mission is and must be more than evangelism and church planting.

Mats Tunehag is a freelance consultant, speaker and writer from Sweden. He is a Senior Associate on Business as Mission for both the Lausanne Movement and World Evangelical Alliance Mission Commission, having lectured widely and published numerous articles and papers on Business as Mission. Mats initiated and co-led the first global think tank on Business as Mission (BAM) 2002 – 2004, and is now co-chairing the second global think tank on BAM: www.bamthinktank.org. His BAM articles and papers are available in English and 14 other languages at www.MatsTunehag.com.

**Lausanne Global Think Tank on Business as Mission:
Turning global conversations into fruitful action
– Jo Plummer**

“How can I connect with others that are considering the same approach? I’d like to dialogue with others who are doing it!” There is a movement of Christian business men and women who are intentionally starting businesses to be an agent of God’s Kingdom transformation in the marketplace around the world. That question came from one of them, a business owner who had recently pulled out of an extremely hostile country due to terrorist threats. His business had started to bear fruit both commercially and in terms of its growing impact, but it had attracted unwanted attention. The team is now reconsidering their strategy with a new business approach and a thirty year plan for multi-generational transformation in that society.

The Global Think Tank on Business as Mission is a one year collaborative project providing a forum for global conversations on business as mission. The Think Tank opens up these essential conversations, helps us learn lessons from experience, and enables more effective practice in the future.

The Think Tank is structured that we can listen and learn on a number of levels. Through more than thirty Regional and Country-focused groups, we are hearing from parts of the world that have never before had the chance to share their business as mission expertise with the wider movement. We will hear from a group of seasoned Korean practitioners each with more than ten years experience and from the emerging business as mission (BAM) movement in the Chinese speaking world. We will connect with what is happening through business in greater detail in a small nation like Haiti, all the way to insights from the growing Latin American BAM movement as a whole.

Apart from the geographically-focused groups, there are 16 Issue Groups that are topic or interest-focused. These Issue Groups are drilling into some hot current issues in business as mission such as: What metrics do we need for measuring business as mission impact? How can we effectively replicate or franchise existing business models to more rapidly mobilize and deploy new BAM enterprises? Other groups are looking at the application of business as mission to particular contexts or strategies, such as prevention and restoration for victims of human trafficking or the integration of business with church planting strategies. A complete list of groups is available at <http://bamthinktank.org/process>.

All these groups will be sharing their findings and making recommendations from their collaborative process so that others can build more solidly in the future. Each group will produce a report that contains outcomes, but also practical help and advice, recommended resources and case studies. Some groups will be launching new initiatives out of the process or presenting their outcomes in other creative formats.

One of the most important objectives of the BAM Think Tank is to connect people. Apart from the Think Tank process itself, we expect many new initiatives and partnerships to be generated from the relationships that form through it.

The Global Congress on Business as Mission is a three day event in April 2013 and will be the first opportunity to access the findings of the Think Tank presented at Congress workshops and keynote sessions. The Global Congress will also be a unique opportunity to interact and network with global leaders in the business as mission movement.

Global Congress on Business as Mission, 25-28 April 2013 in Chiang Mai, Thailand (<http://bamthinktank.org/congress>).

Jo has worked in training, communications and facilitation for business as mission for over 11 years. From 2002-2004 she served as Facilitator for the first Business as Mission Think Tank process under auspices of the Lausanne Forum and co-edited the Lausanne Occasional Paper on Business as Mission. In 2004, Jo launched the first website focused on business as mission (www.businessasmission.com). She is currently Co-Chairing the Global Think Tank on Business as Mission along with Mats Tunehag. Jo is English and has been living in Thailand with her husband and their three children for the past 4 years.

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Feature Article

SOMETIMES THE WIDOW AND THE ORPHAN OWN A BUSINESS:

Three Ways to Help without Hurting Haiti

– Daniel Jean-Louis and Jacqueline Klamer

PORT-AU-PRINCE, Haiti --- Following the earthquake on January 12, 2010, thousands of people traveled to Haiti to assist in the recovery of the capital city and neighboring regions, bringing food, water, medical supplies, and free services provided by foreign medical professionals and construction workers.

And thousands of Haitians lost their jobs.

In the weeks following, local corner store pharmacies couldn't compete with the donated pain relievers, hydrogen peroxides, and vitamins imported and distributed by international non-profit organizations. Many shops that usually have a consistent client-base were wiped out. Other small businesses, including corner stores that filter water in 5-gallon buckets, couldn't compete against free water distributed throughout the temporary tent camps and houses intact.

Yet, it wasn't just the corner stores that were impacted by the influx of free donated products. It was also the Haitian hospitals and Haitian doctors, nurses and therapists. Months later, when non-profit organizations argued that the Haitian clinics needed to continue providing their services for free (even though patients were no longer coming in for emergency care, but rather normal annual check-ups or a mild sore throat), many doctor's offices and even hospitals went out of business.

People around the world chose to help Haiti through aid. But these efforts produced many unintended consequences that hurt Haitians.

It's important to note here that we are not aid-bashers. Aid is not a problem in itself. In fact, Christians are called in Scripture to care for their neighbor, the weak, the widow and orphan. The issue is the way current aid models are practiced in Haiti's market-based economy. After all, sometimes the widow and orphan own a business.

IN THE PAST, HAITI HELPED ITSELF

Following its independence over 200 years ago, Haiti operated as a market-based economy that encouraged free enterprise and small businesses. The entrepreneurial spirit was alive. Small farms sprouted throughout the country as post-colonial property was redistributed to families as subsistence farms and a means to achieve ownership, economic stability, and perhaps even grow a small business.

Haitians also invested back into the country, developing sectors such as agribusiness to feed its own nation staples including rice, beans, plantains, and an assortment of enriching vegetables and fruits. Businesses in Haiti also expanded in manufacturing products such as baseballs and textiles that were often exported to the United States and other developed nations.

As a ripple effect, the nation's economy grew slowly but surely through business growth in the private sector. But whether in the marketplace, restaurant, or store front of the factory, it all took an exchange of currency for products or services—the sustainable business model within the market-based economy.

Today in Haiti, the same economic structure still remains. For example, business owners and their employees have to get to work each day. To do so, a person might pay the driver of a public transportation tap-tap vehicle to get from house to marketplace, factory, or office. The driver of the tap-tap might then purchase gasoline, put some money in the bank, pay tuition at the local school, and give the rest to his spouse to purchase fresh foods at the local market for the coming week. The ripple effect of local purchasing continues: teachers, bankers, farmers, and gas station workers all earn an income for their work, and on it goes.

This simple example of one day's transactions indicates that products and services cost something in Haiti. Yet, when aid doesn't fit the current market-based model, the implications have a downward spiral effect.

THE SPIRAL EFFECT IS OFTEN UNSEEN . . . UNTIL TOO LATE

Following the earthquake in January 2010, Haitian medical professionals (who were also aiding the injured—it wasn't just expatriates) knew that at some point they needed to pay the electricity bill to continue providing medical services at their clinics. They needed to pay their personnel working day and night to care for the well-being of patients. They needed to purchase pharmaceutical goods and medicines from local suppliers, especially as the flood of free products would soon run out or wouldn't fit their needs—a typical case with donated goods.

Ultimately, when the dust had settled and the trauma and emergency relief was no longer needed, Haitian medical professionals knew they needed customers to pay. They needed a profit. Yet when they proposed to transition their businesses and clinics back to a profit-based model, many were roundly criticized by the non-profit sector: How could a clinic stop providing free services? Haiti needs our help!

More so, Haiti's entire private sector was under siege by free aid.

Whether producing pasta, peanut butter, coffee, mango juice, vitamins, backpacks, or solar-paneled streetlights, many business owners we spoke with following the quake simply stated that they hope the NGOs' methods wouldn't detrimentally wound the local economy. All these businesspeople wanted was to tackle the current situation from a business standpoint; to protect the jobs of their employees and staff (many of whom returned to the workplace the day following the quake); reach out and employ a neighbor who had lost her home or family member; and, at best, to identify new opportunities to meet the needs of their community through a new product or service.

It's what business owners still want for their communities today. If you are listening to the voices of these Haitian businesspeople and would like to align your personal mission, your

church, your NGO, or your government with this vision for self-development through business, here are three ways that your help can more effectively help.

1. PURCHASE LOCALLY ACROSS SECTORS

A market-based economy needs local transactions, which are often inhibited due to the donated goods and services that many non-profits offer. Yet, to connect the dots, we propose that aid is not the problem in itself. As many of us believe, Christians are called by God throughout Scripture to care for others. In the book of Ruth, harvesters were not to gather everything on the field, but instead offer an opportunity for the poor to glean behind them, working and gathering what remained. Yet, according to Evelien de Gier, owner of cabinetry production company Maxima S.A. in Port-au-Prince, “Many people these days tend to work the whole field, bag the excess, and then hand out the bags to the poor.”

The problem of aid is oftentimes in the methodology.

Around the globe, common aid models today are incompatible with the market-based economic structures in which they operate—structures that are designed to function as a result of supply and demand and a price mechanism through transactions. In fact, in those market-based countries life is sustained through daily transactions. In other words, utilizing aid as a central mechanism in a market-driven economy is like utilizing human blood in an automobile, or petroleum gas in the human bloodstream. It’s not the petroleum or human blood that is bad in itself. It’s that neither is suitable when used in the wrong context.

In a world of well-intended donors, ministries, and non-profit organizations (of which there are over 10,000 registered in Haiti alone), those transacting locally are few and far between. When aid pours in and undermines an existing economic structure—in the case of Haiti, a market-based economy established over two centuries ago—it deflates the potential that Haiti’s economy has to grow.

Now, here’s the redemptive twist. Non-profits using donated funds can redeem themselves by purchasing goods, services, and general labor within the existing structure of the local market. That simple decision, in turn, stimulates the local economy as purchase prices and wages become capital in the hands of the local population. Though aid is harmful when used unsuitably, aid itself is harmless and even beneficial for the long term when used in the appropriate way. Through transacting locally, non-profits will achieve their mission; businesses will meet their bottom line; and oftentimes, contracts such as these lead to more jobs created that directly impacts the lives of employees, their families, and communities!

Furthermore, one local transaction between an NGO and business typically leads to a multitude of additional transactions. For example, workers rarely hide their income under the mattress or bury it in the ground. Instead, they might pay their child’s school tuition, pay rent or daily transportation, or purchase the services from their doctor or food at the local market. The sustainable impact of one local purchase is the potential that aid holds. By spending wisely and locally, aid can redeem itself.

Evelien de Gier goes on to say that the first year after the earthquake was a crash course. In the first three months, her cabinetry production company saw the need for over a million people homeless, and innovatively began producing transitional housing. Starting with 59 employees, the company grew to employ 275 Haitians full-time, fulfilling contracts with non-profit organizations who adapted to local purchasing, totaling more than 7,000 transitional housing units distributed throughout Port-au-Prince and Leogane, a small town west of the capital city most severely affected in the quake. Today, the company has stabilized around 150 employees, returning to their specialty product line of cabinetry and venturing into interior design, a perfect fit for the growing market as Haitians rebuild and renovate their companies, businesses, and homes throughout the city.

Mission of Hope, a nonprofit organization that equips local Haitian schools through capacity building of Haitian teaching professionals and school administrators, is another example of aid being redeemed. Since it began in 1998, Mission of Hope has purchased as much of its food supplies locally as possible, namely the whole grain rice and beans from local Haitian farmers. Seeking to also strengthen the Haitian economy, the organization has committed to increase its local purchasing strategically from its current 5% of supplies to over 25% by 2025, equipping Haitian rice farmers to grow their businesses and eventually compete once again on the market against cheap imported white rice from the United States.

Local purchasing, which leads to local capacity-building, is essential. And, with results like these, it's evident that businesses play an essential role in the sustainable recovery and long-term development of the country. Even more, market-driven innovation through local business plays a psychological role in restoring Haiti's culture, including the sense of independence, dignity, and ownership of the process.

2. ADVOCATE FOR THE LOCAL ECONOMY

Haitian President Martelly recently stated that no country has ever pulled itself out of poverty through charity. Additionally, support for local businesses is not effective if consumers (much of the client-base being non-profit organizations in Haiti) are not purchasing locally. In line with that, according to the IMF's mission chief for Haiti, Boileau Loko, many authorities and donors are prioritizing efforts to improve the health of the business environment and to attract investors—not just donors—in order to continue building the growth rate of the GDP.

Already, Haiti's GDP has successfully grown from 3.5% prior to the earthquake, followed by a negative 5% immediately after the earthquake, to a positive 5.5% growth rate this year, thanks to the local purchasing and tapping into the local market. With a population growth rate of only 2%, the per capita GDP is increasing! Yet advocating for these sustainable steps forward must continue. Input and output are essential recurring steps in operating a profitable business—and a healthy national economy.

Even in the midst of unfair trade, inappropriate economic policies, and a flood of charity, an economy can grow. It's critical, however, for international and national non-profit organizations and for-profit businesses to not only to adapt and collaborate through contracts—as Maxima and Mission of Hope have both done—but also to advocate for local balanced transactions in which

customers are satisfied and businesses make a profit. Failure to support local businesses will perpetuate deep problems. When local businesses are not viewed as worthy—or even capable—of competing, the floodgate of NGO opportunists opens wide.

Here are some ways to consider how you can use your voice to advocate Haiti's sustainable development and wellbeing:

--- Advocate on behalf of the “orphans” in Haiti. Estimates of 80% of “orphaned” children in Haiti have at least one living parent who simply can't provide for their family financially because they are unemployed or under-employed. Find and share a story of a Haitian parent who found a job at a local business and was able to bring their child back home.

--- Advocate alongside the Haitian business sector. Share the story of Haitian peanut farmers and local “mamba” peanut butter businesses who cannot sell something for free—the way boxes of tons of peanut butter donated from other countries is distributed for free. This event has occurred many times following the earthquake. People need to make a profit to keep a business running, and to employ others from their community. Advocate that not just fair trade, but free trade, is an essential element for a country to grow its economy and overcome poverty.

--- Advocate just policies and procedures that have true sustainability in mind. Aid “dumping” undermines local purchasing, and did so in 2010. Undermining local businesses, most NGOs in Haiti can distribute food and products with 0% taxes required upon entry. They also face no restrictions on the quantity donated. Because of these policies, many non-profits flooded the country to satisfy people's natural need for food, clothing, sandals, medicines, and everything you can imagine following the earthquake--preventing the marketplace from satisfying those same needs. And for the thousands of Haitians who typically sell items such as food, clothing, sandals, and medicines for an income each day, their client-base was no longer purchasing from them as usual.

But those in the retail sector weren't the only ones affected. Of the more than sixty percent of Haitians who rely on the agricultural sector for their livelihood, many mountainside subsistence farmers traveled to Port-au-Prince the day following the earthquake to sell their vegetables. Yet, that day and for many months to come, they found that most of their customers were consuming free donated food from their non-profit competitors.

In addition to today's non-profit methods, various trade policies have been undermining the agribusiness sector, particularly the Haitian rice industry that underwent attack in the 1990s. At that time, import tariffs on rice dropped from 35% to 3%, allowing the farming industry of the United States and countries within Asia to flood the Haitian market with cheap imported white rice. With very little economic protection and an absence of advocacy on behalf of the rural sector, the industry was decimated and still struggles today.

Furthermore, when local industries are damaged, the ripple effect eliminates ancillary and complementary industries as well.

The second implication of the post-quake import policy is that many production companies in Haiti couldn't even retrieve their own supplies from the harbor when needed. Since donated goods were seen as most urgent, non-profits were given priority to retrieve their shipments.

Within the first months following the quake, many Haitian companies had to lay off employees who were otherwise healthy and ready to work.

--- Advocate sustainability to your donors, ministry partners, or organizations you support. Advocating can be as simple as communicating with organizations and charities you respect. For example, write to the organization that equips the child you sponsor and encourage them to purchase locally. Share the issue on Facebook or other social media networks. Don't cancel the support, but challenge them to realign the support you're providing to the local market-based economy!

Whether or not you have funds or skills to offer Haiti, the greater need is to ensure the advocacy for supporting local economies proliferates among those who are walking alongside others through a non-profit organization or ministry.

3. AFFIRM BUSINESS FOR ITS OWN SAKE

At its best, business for the sake of business can equip society to grow.

According to Adam Smith, the 18th century philosopher and leading theorist of market-based economics, the rationale behind a butcher's decision to explore opportunities with the assets he has applies directly to the reform of non-profits and for-profits today. Smith says, "It is not from the benevolence of the butcher, the brewer, or the baker that we expect our dinner, but from their regard to their own interest. We address ourselves, not to their humanity, but to their self-love, and never talk to them of our own necessities, but of their advantages" (The Wealth of Nations, 1776).

At some point, we have to accept that a butcher doesn't kill a calf to benefit society. He kills it to benefit himself by ensuring a steady profit from his business, which is his livelihood. Satisfying customers means more will return, and he will make more profit. By lowering the cost per unit and, thereby, prices, his business will likely grow and the butcher will soon need to hire a second hand and purchase more cattle from local farmers. Each balanced transaction has two main components: customer satisfaction and profit maximization. Yet the profit, though beneficial to the butcher himself, also benefits the church he attends and the government to which he pays taxes—both entities are funded by the profit of his business, and then directly impact society with that very revenue his business generated. None of this would happen if it were a non-profit model supplying people's needs for fresh meat from the butchery. When customer satisfaction and profit maximization are both valued, businesses create wealth.

This is vital in the development of any society. But these principles need vocal champions and to be taught to emerging generations. Unfortunately, too many well-intentioned people and organizations are operating from an aid and charity point of view, and too few understand and utilize a business approach. This is the focal point of necessary change, and now!

ALREADY AT WORK

These three ways to more effectively help Haiti over current aid practices may seem overly philosophical or idealistic or even too good to be true. But these practices are already in operation and having a significant impact.

Partners Worldwide has networked hundreds of local Haitian businesses with numerous non-profit organizations that are adapting and committing to local transaction and more sustainable practices. After hosting just three networking conferences since 2010, Buy Haitian, Restore Haiti, hundreds of thousands of dollars have been injected into the local economy through local purchasing by this network. These purchases of locally grown rice, transportation and printing services, pharmaceutical products, building construction, and the infamous Haitian peanut butter mamba, are reciprocated to other local businesses. The result? Hundreds of jobs have been created and businesses are growing.

This focus on Haiti's market-based economy will empower and lead the next phase in Haiti's recovery, especially as a country with immense potential to generate employment and growth within the leading industries of tourism, manufacturing, and textiles. We want to encourage non-profits and supporting groups to be active buyers from local companies in Haiti. If all goes well, the Haitian economy will continue to develop itself enough—truly reaching self-sustainability—that someday NGOs will achieve the oft-stated goal of “working ourselves out of a job” because more Haitian businesses and Haitian leaders will be taking care of their own country.

Daniel Jean-Louis is a business owner and professor of entrepreneurship and development at Quisqueya University in Port-au-Prince. He also serves with Partners Worldwide through the 100,000 Jobs in Haiti Initiative that equips NGOs and the Haitian business network of Partners Worldwide through business training, mentoring, access to capital, and advocacy.

Jacqueline Klamer served with Partners Worldwide for a year in Haiti and today provides global partnership operations support for Partners Worldwide and its affiliates in Ghana, India, Haiti and twenty other countries. Her articles have been published in Sojourners and UrbanFaith.

Feature Article

Coffee Conundrum: Toward a Missional Just Trade Movement

– **Dave Price**

Moving beyond the ideas of fair trade and direct trade, a discussion during a “Coffee as Mission” workshop at Partner’s Worldwide’s recent Chicago gathering birthed the idea of forming a new marketplace entity, Just Trade Movement International (JTMI). The vision behind JTMI is to infuse hope into every life touched by coffee – from producers to consumers – to empower the lives of everyone in the value chain, by creating connections, value, and mutual benefit, and inspiring confidence, dignity, and trust between all parties involved.

While fair trade and direct trade hope to financially benefit coffee growers, just trade hopes, through the development of relationships, to benefit all the players in a holistic way. Most especially that this movement, as a Christian endeavor, will make Christian disciples all along the trade routes and in every nation connected by coffee.

Coming to Here . . . some coffee history

Coffee, after only oil, is the most traded commodity in the world. It is said to have been discovered by a 9th century Ethiopian goat herder named Kaldi. Coffeeshouses began to spring up in the Middle East and by the mid-1600’s it had spread throughout the Arab world and into Europe. Its popularity has continued to grow and coffee has become a well-travelled, highly-coveted, sometimes-prohibited, aggressively-traded, globally-consumed commodity. Coffee sales in 2011 in the United States were around \$32 billion, a little less than half of the global total of \$70 billion (International Coffee Organization, 2012).

Coffee growing followed the popularity of the drink and, as consumption grew, coffee trees and coffee bean processing spread around the globe. But consumption regions and growing regions have not been consistent with one another. While consuming markets grew, especially in developed economies, coffee growing was introduced to the Caribbean, Central and South America, and Indonesian by the early 1900’s. It has since spread to other regions of the southern hemisphere.

Coming to Here . . . the kind we drink

As coffee has grown in popularity, palates have become increasingly discerning and new classifications of coffee have been created. According to the Specialty Coffee Association of America (SCAA), the phrase “specialty coffee” was first coined by Erna Knutsen in 1974 and originally referred to products from “*special geographic microclimates [that] produce beans with unique flavor profiles.*” Today, that phrase means much more as it incorporates factors affecting coffee quality at various points in the supply chain from the farm to the cup. Various controls of those factors have been put in place creating industry standards to ensure consistency and quality throughout the process (SCAA, 2009). Specialty coffee has become the benchmark by which all coffees are judged. Over the last thirty years, the specialty coffee industry standards

have spread around the world and established the baseline for coffee quality in cafés, for roasting, barista skills, and the coffee supply chain itself (SCAA, 2009).

Coming to here . . . some foundational problems

Historically, the price of coffee was kept low as the labor-intensive growing activities were performed by slave labor, initially Africans (Wikipedia, 2012). In some growing contexts, the use of slave labor is still at work. Free and independent growers are, unfortunately, often met with impoverishing wages because coffee commodity prices remain low. In coffee consuming regions, consumers typically do not significantly change consumption patterns based on price. However, growers must sell their products at market fixed prices, globally between one and five percent of the consumer retail price. Those commodity prices do not cover the costs of production. When transportation or other costs waver, coffee cartels and large companies, to keep prices as low and consistent as possible to consumers, manipulate their margins on the backs of growers. This creates an unjust economic imbalance within the coffee supply chain, though consumers remain largely unaware.

The Rub

One might assume that in coffee production the party performing the most work, the farmers, would glean the greater share of financial benefit. They do not. As mentioned, globally they receive between one and five percent of retail prices. If a one pound bag of coffee sells for \$10.00, the farmer will only receive \$0.10 to \$0.50. It typically takes one coffee tree to produce one pound of coffee. Coffee prices are largely determined by the commodities market based upon global supply. Surpluses in one growing region then can wreak havoc on farmers' incomes in other parts of the world.

More than 25 million people in over fifty countries (many considered developing countries) worldwide depend coffee farming for their livelihood. At the same time, 48% of the world's population lives on less than \$2 per day (Population Reference Bureau, 2011), a majority of whom live in coffee growing regions.

The disparity of income between producing and consuming regions and nations was the impetus for the Fair Trade movement. Edna Ruth Byler is claimed to be the founder of fair trade when she began selling handmade products from Puerto Rico in hopes of alleviating poverty there. She and Ruth Lederach sold products at the Mennonite World Conference in 1952, efforts that would eventually create the Ten Thousand Villages project (Ten Thousand Villages, ND).

Coffee came under the purview of the fair trade movement in 1988 in the Netherlands and expanded when TransFair USA became a third party certifying agency. TransFair USA set certification standards and established a "minimum fair trade price" for coffee at \$1.26 per pound (FOB) to be paid to growers. When world market prices rose above the floor price, growers would receive an additional \$0.05 per pound (Coffee Research, 2006). In 2010, TransFair USA became Fair Trade USA and redefined their mission. According to President and CEO Paul Rice: "*Fair trade is about so much more than price. Fair Trade is a comprehensive approach to sustainable development that supports farmers with quality improvement,*

environmental stewardship, business capacity training, access to credit, and community development funds to help improve lives” (Fair Trade USA, 2010). Fair trade now encompasses many producers and products beyond coffee, and many other certifying organizations and labeling practices have entered the market, with varying degrees of success.

Fair trade labeling and certification practices have come under fire in recent years, accused of being ineffective due to offering farmers very little gain but at higher (certification) costs. Fortunately, the fair trade movement has at the very least raised awareness of the income disparity between coffee producers and consumers.

Next Steps

As fair trade has evolved, the notions of “Fair Trade Plus+” and “direct trade” have gained popularity. According to the Fair Trade Plus+ website, it is a “*partnership between family farmers and the companies that bring the farm’s produce to market.*” In this model, raw materials are purchased at market prices plus an additional three to five percent for the producer (Kestral Growth Brands, Inc., 2008). Just Haiti, and other organizations, have redefined fair trade plus by committing all profits from the sale of their coffee be returned to the farmers. Just Haiti reported that farmers received two thirds (67%) of the price of a bag of coffee (Just Haiti, Inc., ND).

In many of these relationships, farmers must still work through third parties (such as freight consolidators) to move their product from the farm to the consumer. However, an increasing number of organizations are developing direct trade relationships where middlemen between the producer and consumer are being eliminated. By reducing the number of middle points the costs of the supply chain are lowered allowing for greater returns to the farmers. While these models are increasing in number, pressure can come in the relationship between the producer and importer / roaster as many small lot farmers are unable to fill container loads.

More Holistic Model Still Needed

Rising awareness of the coffee famers’ plight has sparked action and confirmed that producers’ needs extend beyond the financial. New approaches need to focus holistically on people, not just products and markets. But despite efforts to date, many farmers, their families, and communities still face debilitating poverty and starvation. “After the Harvest” is a documentary that illuminates the economic hazards of the “thin months,” exposing food insecurity and starvation in coffee growing regions. The film’s makers propose sustainable solutions and partnerships to address these challenges (After the Harvest, 2011).

There are a wide variety of challenges in both coffee producing and coffee consuming regions of the world. Whether the challenges are political, physical, emotional, financial, social, familial, or spiritual, they foster feelings of helplessness and despair. While a holistic approach, taking into account the whole person, is not a new concept, it requires a new approach. At the foundation of just trade, as a holistic model, is commonality. This commonality is a poverty shared across borders, cultures, socioeconomic boundaries, and the human race. Only God can restore the

poverty that we all share and meet our every need. So, can coffee help solve this deeper issue? And can it work practically? We believe it can, especially with God's help.

Coffee growing regions are typically also the most impoverished (where, in some cases, coffee represents a substantial percentage of GDP) and the least evangelized. That is no coincidence. Historically, mission-minded Christians have been the voices of advocacy to rattle the conscience of those benefiting from injustice against other humans, whether be they the victims of slavery, brutal colonization, persecution (such as the Jews in Nazi Germany or ethnic cleansing), or the economic injustice of unfair trade.

Today, many Christians are joining together to create models of holistic mission, not simply to address issues of economic disparities but to be the voice of the Gospel among marginalized coffee producers.

A New Approach

At the beginning of this article, I introduced Just Trade Movement International (JTMI) as a new vision aimed at bringing greater hope to everyone coffee touches. By leveraging a methodology and set of principles central to the business-as-mission (BAM) movement, JTMI seeks to empower every life in the coffee community, to create connections, value, and mutual benefit, and to inspire confidence, dignity, and trust.

JTMI proposes a holistic approach through global life-saving partnerships, leveraging relationships to bring efficiencies, products, services, and needs-based solutions to BOTH producers and consumers in the coffee value chain. Solutions will be locally grown within partnership areas, focused on solving local problems. There are still poverty, corruption, oppression, and the lack of hope in consuming regions. While the problems between producing and consuming regions may appear dissimilar, many are rooted in common cultural and personal issues.

JTMI will leverage technology, creating an Internet portal similar to the model used by Kiva.org, the fast-growing peer-to-peer system for borrowing and lending, to link producers with technical and financial services, to facilitate product tracking from farm to market, and to follow the cash-back value chain from the consumer back to the producer.

Conclusion

The logistics of undertaking this endeavor within the coffee supply chain are complex involving numerous activities. Consider that every aspect of the coffee supply chain has a set of needs, products, and services that are addressed in this process. This includes every step from developing relationships with the producers, cooperatives, importer/exporters, warehouse, roasters, and retail outlets. Within this process, there is the movement of money where products or services change hands, projects are funded, and microloans and saving programs are established. In addition, the holistic aspect of this endeavor seeks to promote the value of the individual by creating jobs, developing job skills, training for quality, teaching sustainable agricultural and business practices, and addressing poverty alleviation. By consulting,

connecting, and collaborating in the business and ministry relationships, the first goal is to increase revenues. By developing efficiencies and economies of scale, the second goal is to reduce costs within the supply chain, including product sourcing (finding the farmers), purchasing (which involves banking, ie., money transfers and a lot of bookkeeping if dealing directly with large numbers of small farmers), importation (acquisition and shipping logistics and costs, plus import duties and quality control management), warehousing, roasting and packaging, marketing (finding retailers), and distribution logistics and costs. Trying to squeeze margins out of any or all of the processes may prove daunting.

JTMI, as a business proposal, recognizes the newness of this discussion, but is encouraged that there are many organizations, corporations, individuals, and experts already engaged in life-transforming efforts in the coffee world. Several of these – Thrive Farmers, Hemisphere Coffee Roasters, Theta Ridge Coffee, Long Miles Coffee, Mobile Barista, and Guido’s Coffee – took part in the panel discussion in during the Chicago workshop.

There are many other agencies and individuals working in direct farmer / ministry relationships that are yet to be discovered and invited to the conversation as potential partners. There are even some, which cannot be named here, working in coffee in creative access countries.

So what is JTMI’s overarching aim? To bring about just trade that is hope-filled, holistic, and empowering. The idea of just trade is founded on nothing less than the unfailing love of God and our eternal hope in Jesus Christ. It is only upon this humble foundation that trusting and enduring relationships can exist and be cultivated.

David Price has more than twenty years relationship-building experience in corporate, start-up, and non-profit entities. He is energized by people, relationships, and connections. Between the Internet, banking, and higher education, Dave spent two years in the coffee industry which God used to create a passion in him to see coffee used as a vehicle for hope. He lives in Omaha, Nebraska, with wife, Kristi, and son Brent. He enjoys photography, world travel, music and food. And lives to glorify God.

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Feature Article

PROTEST & INVEST

***Are there times when our particular view of justice gets in the way
of accomplishing the justice that the poor actually need?***

– Rodolpho Carrasco

(This article originally appeared in Prism Magazine, Summer 2004 and is reprinted here with permission of the author.)

Christians need to change the way we teach and preach economic justice. Most of us have been to the one-hour workshops where the leader spends the entire hour pointing out injustice, highlighting the negative side of democratic capitalism, cautioning against the misuse of America's superpower status, explaining various ways to protest injustice, and overall emphasizing that the glass is half empty. There is great truth to this perspective, but let's give it half our time. And then let's give the other half to affirming the ideas that can lift people out of poverty – ideas that include free enterprise, long-term investment, societal conditions that encourage prosperity for all, and certain aspects of globalization.

Let's protest AND invest. Let's give equal time to each aspect of economic justice – half to the protest, then half to investment strategies that focus on what is possible rather than on whom the enemy is.

The problem is that few urban ministers or justice fighters are equipped to teach the second half of the workshop. We've got our protest speech down pat, but we have little data to offer when it comes to teaching how to lift people out of poverty. The typical justice fighter in urban America is often a person of relative or serious privilege who is captivated by a vision of justice. This is wonderful, but too often the focus remains on them and their experience, and they fail to understand – or accept – some basic truths.

Let me cite David Batstone's defense of an instance of child labor, from a June 2003 issue of SOJOMAIL, as an example. Batstone shows how, in the light of day, the concept of and need for "just child labor" emerges out of on-the-ground necessity. In his article, he writes about how a highly respected center for street kids in Lima, Peru, actually puts kids to work. Most American progressives would immediately decry the injustice of child labor, but Batstone wrote the following: "The director of [the center] argues that work does more than put money in kids' pockets – it gives them a discipline otherwise absent in their lives. Placing them in a school – even if that were a viable option – is untenable, says the director. There are no breadwinners at home...?"

Batstone makes the case that this particular circumstance of child labor is a blessing. However, if progressives believe that child labor is always bad, they might be moved to protest against the center's practices. Batstone's conclusion is something every justice fighter in America should memorize and apply: "Political progressives need to be careful not to turn their own privilege into a road block for those who are not so lucky."

Are there times when we unwittingly do likewise? When our particular view of justice gets in the way of accomplishing the justice that the poor actually need?

As a college student I took part in a small group Bible study. One night I shared that I was no longer interested in returning to my poor East Los Angeles neighborhood immediately after graduation (my long-professed goal). I had grown up with little in the way of resources, and I was feeling the need to make some money and establish myself first.

One woman in the group cautioned me about the temptations of money. I took her words seriously and questioned the wisdom of my thinking. Later, however, I learned that this woman was sitting on a large inheritance. She was struggling to make sure her financial concerns did not override her obedience to the gospel. She had grown up with investment thinking, and she was striving to learn protest thinking. In her zeal she looked at me but saw herself – and advised me accordingly. But I did not need the same speech she needed. I needed a speech tailored to my life's experiences.

I was a person who knew a lot about justice, about God's heart for the poor, about the need to sacrifice and commit all. My family had been poor, I understood what it was to be poor, and I understood how the poor are often locked out of our systems of prosperity. I didn't need a reminder or admonishment about the protest. I needed to learn more about investment, about the things that would help me break the cycle of poverty in my own family, about how I could establish a financial base through which I might bless others.

Thank God that I did not follow this woman's advice. If I had, I would have continued to close my eyes to the investment side of life. Instead, I continued forward with my hunch about ways that I needed to grow personally. Today, as I steward resources beyond what I ever imagined, I am grateful that I have 15 years of experience in studying and practicing investment principles.

I pray that this woman now understands how to look beyond her own issues to the true plight of other people, and then to practice justice in both spheres. But this caution goes for me as well. Once very poor, I am now, years later, a member of the middle class in the wealthiest nation the world has ever known. I have youth in my community who talk about getting rich and making money. I'm afraid they will lose their spiritual bearings if they overemphasize or glamorize money, if they believe that money can do for them what only God can do. It's been easy for me to speak to these young men in the same way the young woman in college spoke to me, and I've heard their reaction on more than one occasion: "You can say that, but you've got money." What I believe I need to do instead is to match my words of biblical caution about wealth (protest) with teachings of the principles that will help them rise out of poverty (invest).

This balance of protesting and investing is critical, because the average teen in my community does not believe his life circumstances can change. For example, there are jobs available – tough and low-paying jobs that, when done well, can be springboards to better jobs – but many teens do not believe they can ever rise out of poverty by working hard, saving their money, keeping away from all sorts of trifling behaviors, and investing wisely.

I spend a lot of time trying to convince them to take the long, persevering road. My list of speeches sounds oh-so-square. Don't spend your money. Start with an old, cheap car. Work two jobs, even three. Get some college. Start a business on the side. This is how people all over America, regardless of ethnicity, get ahead. But it's a hard sell because these principles go against human comfort, and they are especially hard to embed in a young heart. So, extra time and attention are needed to convince poor urban youth that this is the way to go.

What I do not need to put extra time and energy into is teaching them about the existence of injustice. They already believe they have to fight for themselves against what they view as a cold, prejudiced system. They know that greedy capitalists often get away with massive, multi-million-dollar crimes, while many poor people are sent to prison for years for relatively minor offenses. This and other anecdotes about economic injustice are easy to come by on the streets of the city, and city youths' hunger for them is great. Some kids have already participated in protests against police and educational administrations, lobbied city councils, marched in demonstrations against war, walked out, sat in, and held the line in union-led strikes.

But from the vantage point of my home, next to a corner store in a black and Latino neighborhood, what I see is a generation carrying picket signs in their hearts but running no businesses, owning no property, creating no wealth, tempted to commit crimes, and doomed to wallow in poverty. The very kids who should be disciplining themselves, saving money, working long hours, practicing how to write a business plan, and learning how to win investor confidence, are instead walking around complaining. They talk about what can't happen and who is against them, preoccupy themselves with endless conspiracy theories, and otherwise squander their God-given time, talent, and opportunities.

Urban youth today know the protest side. They need to be taught – and practice – the investment side.

Let's think about it another way: We go into the city and teach a poor kid how to fight for justice, but not how to invest for the future. A better-off kid gets trained to invest, then comes into the city and learns about injustice and how to fight it. The better-off kid is well-rounded because she knows both investment and protest and thus is able to take care of herself and her community as she seeks what is right. But no one stands up to teach the poor kid about investment, so that kid grows into an adult who does not know how to effectively take care of herself or her community. Is that just?

Rudy Carrasco is the U.S. Regional Facilitator for Partners Worldwide, an advisory board member of TechMission and the Christian Community Development Association, and managing director of Two Forty Group, an urban ministry consultancy. His articles have been published in Christianity Today, Forbes, the Los Angeles Times, Discipleship Journal, and Youthworker. He is a member of the Hispanic Scholarship Fund's Alumni Hall of Fame and lives in Grand Rapids, Michigan.

Thinking Theologically

Marketplace Theology: Holiness, Exchange, and Profit-making – Dave Doty

*(As an armchair theologian, I believe any endeavor we undertake in the name of Christ should be thoroughly grounded in theological and biblical study, as well as bathed in a healthy dose of reason. The ideas assembled here are an amalgamation of thoughts spread through other writings, including my book, *Eden's Bridge: The Marketplace in Creation and Mission*, and blog posts at www.edensbridge.org.)*

The marketplace is based on one foundational activity: exchange. Whether transactions involve information or material goods, every exchange involves the transfer of some value, though that value may be either positive or negative. Every exchange enhances or detracts from the quality of the lives of all those affected by the exchange. Fortunately, exchange is found deeply nested in the character and nature of God thus the question of humankind, created in the image of God (*imago Dei*), pursuing exchanges is definable as holy or unholy activity dependent upon the motivations, means, and outcomes of exchanges.

The obvious nature of exchanges requires the involvement of two or more parties. The life within the perfect community of the Trinitarian godhead serves as our example of the execution and potential of perfect exchange(s). A great deal of theological development has been done on the topics of work and stewardship simply due to the surface reading of Genesis 2:15: “*Then the LORD God took the man and put him into the garden of Eden to cultivate (work) it and keep (steward) it.*” I in no way want to undermine the importance of these human activities as foci of biblical and theological consideration, but taking either as the launch point for considering a theology of the marketplace subordinates the centrality of the core activity of a marketplace, the exchange. Work and stewardship are obviously functions that facilitate exchange and are quite closely connected to exchange but they are not, in of themselves, of the same nature of the activity of exchange which, again, requires more than one participant while work and stewardship may be performed in isolation.

So, the vital key to exchange is its communality, as implied in the Trinitarian discussion above. Though God deemed creation good, it was not very good while Adam remained alone. The *very good* came after a community of equals was created (meeting Eve as the *‘ezer neged*, in effect, “an appropriate complement” while also reflecting the image of God in Gen 1:27, both male and female). Hence we can conclude that exchanges among peers are a function of the *very good* (or, as it could be translated, *good in abundance*, not of material good but perhaps more in keeping with the “completeness” understanding of *shalom*) of creation since Adam did already have communion (exchanges) with God before the creation of Eve.

Because God is Creator and humankind is creature, exchanges between the two take on a decidedly one-sided perspective. God is the giver and sustainer of life, which is enormously beneficial to humankind, but God has no need of humankind or anything at all we might “return” to God in exchange, even giving our lives sacrificially to him. God is perfectly complete without us.

There are three significant ways humanity benefited from the community of peers established at Eve's coming into the Garden. First is progeny for the sake of continuity and proliferation through procreation, perhaps modeling the productive outcome of cooperation and collaboration. But Adam's material well-being as well as his spiritual well-being was also enhanced. The value of exchanges to advancing material well-being is relatively easy to grasp from our common experiences of the division of labor, cooperation, collaboration, and trade throughout history. The gift of human intellectual capacity – for enhancing productive work through efficiencies gained by the division of labor, innovation, and exchange – coupled with the provision of land (the material resources gifted with the earth itself in creation as the primary means of production) provide the foundation of God's reminder to Israel that it is he alone who has empowered the ability to create wealth (Deuteronomy 8:18).

That ability might well provide for the material survival and, through increasing abundance, the proliferation of God's people. But what may not be as obvious are the spiritual implications inherent in the activity of exchange. Since there is no need in God of our sacrifices or work, the only way for us to express holiness in exchange must take place in the context of equal or lesser beings or matter, such as with other members of the human family, and in our interactions with the flora, fauna, and inert resources of creation. [It is appropriate to acknowledge the intimate relationship stewardship and exchange, especially as we work with material resources. But the intersections of the holiness / unholiness of exchanges and stewardship also coincide in how we care for people, institutions, the earth, and its lower creatures, and even time as a manageable commodity.]

Shifting gears just a bit: the abundance of the Garden renders the idea of profit pointless, at least in that context. But profit is a logical result of exchanges as it is the gleaning of value added to a product or service by the worker's labors and expertise. That there would be profit in creation is also explainable by the very expansive nature of creation, the increase of abundance inherent in the seed of fruit, the prolific reproduction of children, or by the practices of animal husbandry. A single mature oak tree will produce as many as 150,000 acorns in a single season. Through time, the human family has grown from a mere handful in its early generations to now more than seven billion members.

Jesus used the proliferation of seed in his Parable of the Sower when he pronounced that good seed, landing on good ground, would yield returns of thirty, sixty or a hundredfold. Increase (or profit) is a product of the very design of creation itself. However, concerning "funding" our provision, we mustn't place profit at the forefront of our aims in exchanges. Rather, as Jesus admonishes, if we will seek first God's Kingdom and his righteousness (the restoration of God's moral and natural order), at the very least, our basic needs will be met. Profit is not the goal of Kingdom-oriented business but a byproduct of the amalgamation of work, stewardship, and exchange exercised in righteousness.

There are a couple of illustrations in Scripture that demonstrate the reality of fallen humanity in relationship to the holiness / unholiness of our exchanges. One comes in the juxtaposition of Deuteronomy 15:4 – *there shall be no poor among you, since the LORD will surely bless you in the land* – and Jesus' statement concerning his own day in quieting those disturbed by the

extravagance of his anointing with expensive perfume when he says, “*For the poor you always have with you*” – Mark 14:7. God had intended that Israel would live according to his commandments, including the just treatment of the marginalized – the poor, the widows, the orphans, the sojourner. Had that expectation been carried out, the absence of the poor and the reality of God being “near” Israel would result in a just society: “*So keep and do them, for that is your wisdom and your understanding in the sight of the peoples who will hear all these statutes and say, ‘Surely this great nation is a wise and understanding people.’ For what great nation is there that has a god so near to it as is the LORD our God whenever we call on Him? Or what great nation is there that has statutes and judgments as righteous as this whole law which I am setting before you today?*” – Deuteronomy 4:6-7.

The objective of exchange in creation is blessing through the pursuit of righteousness, a central characteristic of the *imago Dei* reflecting the Giver and Sustainer God. Righteous exchange, achieved consistently, results in *shalom*, the completeness of society. *Shalom*, like holiness, is a communal term. Neither can transpire in isolation. While individuals may experience personal fulfillment, true *shalom* applies to a society, encompassing not only people but inhabiting the spaces between them. That is, the morality of righteousness pervades such a society creating a cultural mandate aligned with the loving Spirit of God. *Shalom* is the fruit of righteous relationship, or plainly, of holiness, the fruit of the activity of holy – pure, loving, righteous, just – actors.

So the foundational points in a theology of the marketplace are not work nor stewardship *per se*. The foundations of our theological understanding begin in the character and nature of a holy God and manifest such we see that

- 1) Exchange is designed into creation to enhance material and spiritual provision and proliferation;
- 2) Just trade reflects the loving kindness and righteousness of God;
- 3) And increase (profitability resulting from the productive efficiencies of cooperation, collaboration, and innovation) is a natural outcome of functioning within the originally created, holy order.

If we align ourselves to the righteousness of God in exchange, the resulting *shalom* illuminates the presence of God among us. Our stewardship of the manifold grace (kindness manifest as blessing) of God, through economic, social, and environmental justice, by our good works carried out in the name of Christ, is our most powerful evangelical witness to the glory of God amidst a lost and dying world.

Dave Doty is the author of Eden’s Bridge: The Marketplace in Creation and Mission and the Founding / Executive Director of Eden’s Bridge, Inc., an information brokerage and marketplace missions networking ministry based in Norcross, Ga.

Agency Profile . . .

Life in Abundance International – Anne Landers

Life In Abundance International, commonly referred to as LIA, is an African-founded, faith-based community development organization that exists to mobilize the local church to restore health, renew hope and inspire lasting transformation for Africa's most vulnerable families. The final result is true transformation – the kind that allows people to live life more abundantly, as Jesus intended.

Working in more than 30 communities in eight African countries and the Caribbean, LIA serves all people, regardless of religion, race, ethnicity or gender.

The organization has pioneered a transformational development model that requires community ownership and sustainable solutions. This unique model cultivates local leadership through the Church and requires the participation and ownership of the community itself.

In partnership with the Church and civic leaders, LIA helps determine communities' most significant needs and then trains, supports and works alongside community members to meet those needs for the long-term. Specifically, LIA trains, equips and walks with local churches throughout Africa and the Caribbean to:

- Promote health and prevent disease
- Empower the poor with economic opportunities
- Equip the vulnerable to break the cycle
- Educate the marginalized

The goal is that these long-term solutions address the root causes of poverty in these communities, with a Kingdom focus in mind. With the church at the center, and multi-faceted solutions, the physical and spiritual brokenness of the people in the communities is repaired through both Word and deed.

When a program has matured and development is taking root, a natural multiplying effect occurs. New programs are implemented in the community, while the mature program is often replicated in another nearby community, linking the people together for long-term support.

The result is powerful: local leadership participates in identifying their needs, assets and solutions. After walking with LIA through the process, that same leadership is equipped to meet the needs of its community in a sustainable way. Preventative actions are implemented, not just curative actions, and the community begins to replicate the ones that are most effective. As a whole, the community is healthier and the people have a better picture of what abundant life looks like.

Take for example, the Kibera slum in Nairobi, Kenya. It is the second largest slum in Africa and thousands of people call it home.

LIA has an established relationship with several churches in this community. In developing the leadership and identifying the community's greatest needs, it became evident that economic empowerment was a primary need for the community.

LIA worked with the Kibera Pastors Fellowship to create the Konjo shoe project. The local churches selected the most vulnerable members of the Kibera community – those who are un/underemployed, who are caring for children and are facing the toughest challenges – to be trained how to create a product that could be sold in the marketplace. These people, primarily women, are selected based on their desire to acquire new skills and knowledge, and their willingness to earn an income by playing a role in the production of Konjo Shoes.

These participants have also been taught business, savings and manufacturing skills. These newly acquired tools enable them to not only provide for their families now, but also equip them to save and dream for the future, so that they might be able to set out on their own. They've gained the tools, confidence, dignity and capital necessary to create their own entrepreneurial venture.

Because of the Konjo shoes project:

- People living in cycle of poverty are now breaking free to provide for their own families.
- Under-utilized resources are being restored and reused.
- Mothers who once accepted “free” shoes now have the dignity and self-worth to be able buy their own children's shoes.
- Previously unemployed people are going to work each day, and getting a glimpse of their purpose and value.

Konjo Shoes are not the end product. Rather, LIA's vision is that it would serve as a catalyst toward economic independence and life in abundance. And these types of projects are just one part of LIA's transformational development model.

The end result of this multi-faceted approach is a transformed community of eternally changed individuals – people who have been trained and educated. They feel empowered and supported. They are providing for their families. They have more dignity and self-worth, and are living life more abundantly. And best yet, these individuals are becoming agents of change in their community.

According to LIA, that is what true transformation looks like for the Kingdom.

Visit Konjo.is or LifeInAbundance.org for more information.

Anne Landers is the Manager of Communications for Life in Abundance International.

**Car Deals and Distance Learning
– Chris Patton**

Eight years ago, I realized that God wanted me to acknowledge His ownership of our business and to begin running it from an eternal perspective - as a platform for Christian ministry. I was completely in the dark as to what an automobile dealership group would actually look like in that light, but I was willing to try! Little did I know that I was in for a ride!

Over the past eight years, we have transformed His business from the ground up. While it is not perfect, God has used His business to impact many people for eternity. There is so much I have learned during this process that I am eager to share it wherever I go with whoever will listen!

Just over a year ago, I began a blog called “Christian Faith at Work.” Though I have never had a blog before, it seemed like an efficient way to spread the word about Christian business. I am writing it to business owners and leaders who are trying to figure out how to integrate their Christian faith into their businesses.

I want to share the resources I have accumulated over the past eight years, as well as real-life examples from my experiences. I also want to teach others how to run their business from an eternal perspective. They can not only learn from the resources I have gathered, but they can also interact with someone who is actually doing it, learning from my mistakes and victories.

It was through this blog that I met Rajeev Mahan. Rajeev and I exchanged emails after he commented on one of my blog posts. After several weeks of communication, he asked me to teach members of his church about marketplace ministry. I was flattered, but there was one problem. His church is in Chandigarh, India!

He told me how we could use Skype to bring my teaching into his church. If I would only be willing to prepare the material and teach it, he would set up the event and do the translating! I would not even have to leave my office!

At first, it sounded crazy to me. I did not feel qualified to teach into that culture. I had many questions, but Rajeev assured me he would handle the translating of the language as well as the cultural nuances. All I had to do was be willing to dedicate the time. Not sure how well it would go, I agreed to try it!

We have now held three of these conferences in India. The audience has ranged from 15-50 at a time. One of the audiences was mostly made up of pastors from various villages near by. In each case, we have spent between two and three hours online teaching, praying, and answering questions.

My material has been very basic as their Bible knowledge is limited (even some of the pastors). Before going into any depth in discussing how marketplace ministry works, I have focused on the following main topics:

- Christians should have an eternal perspective.
- True ownership of everything is God's.
- We are to love God with our whole life - not segments.
- We are commanded to go and make disciples.

From there, I have simply applied these truths to the marketplace. There is nothing amazing about the material - just simple biblical truths applied to business. But the potential impact is incredible!

If you had told me a year ago that I would have the opportunity to teach about Christian business to an international audience, I would have called you crazy. But that is exactly what God has caused to happen.

Simply by using readily-available technology, along with the knowledge and experience He has given us, we have found a creative way to reach around the world and across cultures to make disciples. I promise you this - if God can use me to do this, then He can do the same with you!

Chris Patton is President of the Mike Patton Auto Family in LaGrange, Georgia. With his brother (and partner) Brian, Chris is a third-generation owner. The Mike Patton Auto Family has approximately 95 employees and retailed over 1,800 new and used vehicles in 2012. Chris is also an active member of the C12 Group.

Profiling Caroline Mendez, called4, LLC

– **Dave Doty**

Caroline Mendez has a fascinating life story to tell. But more than that, she has her life to give for Christian women business leaders. A self-made woman professionally, Caroline literally rose from the mailroom to the executive suite as a vice president with an information technology company. She spun that and other professional experience into a consultancy coaching entrepreneurs, doctors, lawyers financial planners, and business executives helping them develop leadership skills and redesign their organizations for greater performance. Then she came to Christ.

With the accumulation of her professional skills, Caroline joined the C12 Group (www.c12group.com) as a Chairperson of C12 North Georgia Leadership where she has fully integrated her expertise and her desire to advance God's Kingdom through the women-led businesses in the Metro-Atlanta marketplace.

While it is recognized that equality for women in many parts of the world is a still a struggle, Caroline's heart was turned by the realization that even today in the West, women often struggle to rise into the executive ranks of business. What stood out to Caroline was how natural it seemed for men to enter into mentoring relationships, even proactively taking younger colleagues under their wing. But most of the women she met have been flying solo and often felt isolated or abandoned. And, she noticed, women must work harder and smarter to achieve many of the same leadership goals and positions as men.

What she found at church to answer her professional questions as to *why* was not of much help either. The prevailing models the church seems to support are almost exclusively that of wives and moms. *[I can attest, having moved to the North Atlanta area just over a year ago, there are dozens of local small groups, meeting weekly, tailored for men, including how their faith should integrate into their work lives. There appear to be almost none of those same groups for women. – Dave]* That is what motivated Caroline to launch the Christian Women-Leader Advisory Boards with C12, the first of its kind nationally.

Her assessment of why women were not finding the same peer support as men at work led her to find that some women fear sharing what they have gained for fear that somehow it might lessen their success, or make them appear "weak". Others, having toughed through a lengthy and tedious battle to rise in business, believed the benefits they gained by going the route of hard knocks would somehow benefit other women trying to reach the same goals . . . but only if those other women had to fight through the same way. And some women, like some men, were simply too competitive or prideful, to help anyone gain corporate ground, let alone another woman who might supplant them.

These experiences, coupled with God's promptings, led Caroline to launch her personal ministry to women, through C12, to develop their leadership gifts and advance the reach of their organizations. She wants to foster a new dynamic and mentality: that as Christian women, they

are all in this together and, by extending themselves for other women, all women gain.

I have known Caroline for about six months now and I think what jumps out at me when we talk are several things. While Caroline is gregarious and transparent as a piece of rice paper, you can also tell she is a no-nonsense professional. If you are not interested in applying yourself to your God-given work, don't waste her time. She even has clients sign covenants to toe the line in their commitment to their business and personal development.

At the same time, it is hard to imagine a more energetic and helpful shepherd than Caroline when you are ready to step up. But most of all, Caroline has the heart for making disciples of Jesus Christ in and through their business. Her faith in God, to be used as His tool, and to serve God's Kingdom are at the forefront of her pursuits. She stands on the truth of the Bible that admonishes women to mentor younger women, such as Naomi, a righteous woman, advising her daughter-in-law, Ruth. And that the leadership roles of women in the Bible, such as the Prophetesses Miriam and Deborah, Esther, Mary Magdalene, and so many others, illuminate the important roles God has for women in ministry today, and for working women, that means today, in your place of work.

If you have the opportunity to meet Caroline, you will immediately be taken with the warm, joyful person before you. And if you spend any time with her at all, you will soon discover she is on a mission from God to change the landscape of women-led business, and one that she, through God's grace, will accomplish!

Read more about or contact Caroline at <http://www.c12northgeorgia.com/caroline-mendez-c12-chair>.

Game Theory and Moral Economics

– **Dave Doty**

(This essay was previously published at www.edensbridge.org on March 18, 2012.)

I have become a fan of game theory. Since I believe I am physically allergic to mathematics (it makes my brain hurt real bad), it is not the application of formulaic minutiae that intrigues me so much as some of the defining concepts and understanding how to apply them to questions of moral importance. But before we get to far, let's chat about what game theory is. I think the title of Roger Myerson's book, *Game Theory: Analysis of Conflict* (Harvard University Press, 1991), goes very far. Game theory is a scientific approach to understanding the past and predicting future performance. It is a powerful tool to help overcome the downfall that besets those who refuse to understand history as it informs how to live into the future, i.e., informing wise decision-making.

Since I am much more interested in the moral issues of decision-making (which only sometimes make my brain hurt) than the migraine inducing wrath of higher mathematics, I engage game theory only as a framework for the discussion because, as said, its logic includes terminology that has enormous moral implications. I will not go deep into that terminology since derivations within the constructs of game theory introduce ideas that require proofs and theorems, which are precursive symptoms of my migraines and untowardly involve actually indulging in calculations and odd symbols that need too much explaining, so much that I refuse to have them explained to me. Frankly, proofs and theorems have no place in genteel discourse as they necessarily require at least everyone other than the speaker in most social settings being left feeling the fool and afraid to ask the detailed questions, nor take the years of additional education, necessary to grasp whatever it is the speaker seems to be rambling on about. I always nod, think of other things, and take her or his word for it.

However, all that rambling behind, there are some baseline concepts in game theory that are useful: there are two types of games (we all understand games, right?) which are actually three (and see already it is starting to involve mathematics so I will tread very lightly). The two types of games are zero-sum games and...wait for it, non-zero-sum games, the opposite of zero sum games...but not so much. Non-zero-sum games can be either negative sum games or positive sum games. Allow me to illustrate each simply.

A zero-sum game is one in which whatever reward one player achieves cannot be achieved by another player and the outcomes are of a fixed amount. For example, in a poker game, the sum total of all the bets are no more or less than the sum total of all the bets. The outcomes are simply a matter of who goes home with other folks money and who eats Ramen noodles until payday. If \$100 comes to the table, that amount is exactly what leaves the table. If one person gains, another person loses. That's the way we expect most games to be played...but it ain't so!

There are games which result in negative sums. The classic example is war. While conquest may yield tribute or immediate gain through loot, the downside is incalculable simply due to the

long term lost productivity of those killed in the war and the productivity of all of their progeny into the unforeseeable future. The immediate loss of life in a war is only a small measure of the ultimate accumulation of losses. A lot of criminal activity is also negative sum, especially if it results in loss of life (same progeny issues as war) or physical harm (whether to limb or property), but also in the overall costs to society for legislative expenses, policing, jailing, courts, etc. A large portion of the costs of the legal system include the housing and attempts at rehabilitation of criminals. The accumulated losses of such games outweigh any measurable positive that may have resulted, though in war and crime it is difficult to justify that there is much in the way of positive gain other than some forms of immediate gratification (though the establishment of freedom and the removal of economic and political oppression can throw a monkey wrench into the calculations).

BUT! There is one type of game, the positive sum game, which holds real promise. In fact, throughout biological and cultural evolution, the proliferation of plant and animal life, as well as the advancement of creature comfort and security for humankind, it is the accumulation of positive sum games far outweighing the negative or zero sum games that delivers us to this day wherein, despite an increasing global population, material wealth is accumulating more quickly than population...and the world is getting better off.

The fundamental principle of God introducing Eve into the Garden of Eden as helpmate (before He called her Adam's wife) is cooperation. The greater the cooperation (and the incumbent collaboration - the sharing of information, whether data, processes, or creative ideas), the greater the productive efficiency and economic growth and prosperity.

So, here the logic of game theory meets morality: we can choose how we play the game! That is, we can intentionally avoid zero and negative sum games, if we can muster up the will power, and focus entirely on how to craft positive sum games. Jeffrey Sachs, the author of *The End of Poverty*, makes clear that there is now more than enough wealth in the world to end abject poverty. Thus far, we (the human race) have not demonstrated the political will to make it happen.

In addition to the abundance that already exists, there is an upside potential among the global poor, of some two billion people, that remains largely untapped. The productivity of these folk, once unleashed, will enhance global economics to levels only dreamed of before. Now, for the first time in human history, we have the resources (beyond the purely financial, especially in information and communications) to make that change happen. Will we choose to do so?

I invite conversation on possible strategies that can far surpass the failed beliefs and practices of central planning, trickle-down economics (which has lent itself to deeper levels of disparities of wealth distribution), and dependency-creating aid models. What is most encouraging is that game theory models can prove that the upside of investing in small enterprises, especially among the poor and marginalized, creates a more decentralized system, which even creation bears out (look into the diverse, decentralized complexity of the global ecosystem) as holding the greatest potential, that will bear the much more fruit.

The inequitable distribution of global wealth is THE moral issue of our day. Poverty lends itself to the proliferation of numerous evils, including crime, revolution, abortion, and so on. Much of the impact of these travesties can be mitigated by economic empowerment. I believe that changing how we do things economically is the standard by which this generation will decide if we see the next major movement in advancing God's Kingdom in hearts, as the witness of economic justice, intentionally carried out by Christians, will gloriously demonstrate the love of God for all creation.

** (Off the Wall and Off the Cuff is intended as a section for thinking outside the box. Most articles in this Journal will relate directly to faith-oriented discussions. However, the world often understands things and does many of them better than the Church. This section invites articles or commentary that lets us think more broadly and critically about our call to mission and accomplishing God's aims in the midst of the world. – Dave)*

*Off the Shelf...On Books**

***Group Genius: The Creative Power of Collaboration* By Keith Sawyer (New York: Basic Books, 2007.)**

This book should be a standard in the library of every aspirant to leading change, especially those leading change for the cause of Christ. Sawyer's thesis rests entirely on the premises that two heads are better than one, sixty four heads are better than two, and different heads contribute different perspectives and lead to more creative solutions. To tackle these in reverse order, the importance of each premise to the missional work of the Church should become fairly clear.

Different Heads

If you want nothing more than a simple engineering solution to a problem, gather a group of engineers and tackle the problem. If you want a market-oriented solution to an engineering problem, which will also appeal to the general public to promote sales and still come in under costs, gather a group of engineers, product designers, marketing and advertising specialists, and accountants. The solution to that ugly, dysfunctional toaster lever will emerge and serve a multitude of purposes. Amalgamating a broad diversity of thought promotes high levels of creative resolution.

For Example...

I work with a broad range of constituents in the interaction of the Christian Gospel and marketplace mechanisms and ministries. The players include business practitioners, missionaries, academics, prayer warriors, donors, pastors, and a range of other subgroup categorizations we might relate to the topic. Unfortunately, when a conversational group was convening, and I suggested that we draw together a diverse group from all these constituencies, I was rebutted because the group only wanted to include those from their own profession: academia. Well, okay, but all the input will be academic, the ivory tower doors will remain locked to everyone else, and everything inside will likely become unappealing and sterile to most outsiders. Theories are great and necessary but scientists still need engineers to create working products and accountants to keep the lights on.

A variety of inputs from a variety of perspectives allows what Thomas Friedman referred to as interdisciplinary, globalized thinking, an invaluable tool in an increasingly complex and integrating world. I believe Sawyer's book is a thought provoking, must-read for any interested in most effectively moving the Church and the Kingdom forward in the coming decades.

[Off the Shelf . . . On Books will be a regular feature of Exchange and will include short commentary on books (that may or may not be faith-based but that offer sound insight into advancing the Kingdom), full-on book reviews (please limit to 750 words), and teasers about books coming soon to a bookstore near you...or Amazon as the case may be. Please feel free to submit pieces for inclusion in this section, especially those books which have had a profound effect on your thinking or methodologies in practice. The point is to draw attention to books that are not necessarily in the limelight but are worthy of consideration. – Dave]*

A Field Guide for the Hero's Journey
By Jeff Sandefer and Rev. Robert Sirico
(Grand Rapids, MI: Acton Institute for the Study of Religion and Liberty, 2012)

I posted the following review for A Field Guide for the Hero's Journey on Amazon this morning. Visit the book's own website at www.herofieldguide.com. – Dave

As I read this smallish volume I pondered how best to convey its content and value. In so doing, I was met with mental images of readers, absorbed in its pages: a schoolgirl faced with the daunting challenges of entering a new school and her teenage years simultaneously; a college freshman wrestling with the classroom deconstruction of values of his familial culture, a young couple, not long married, with a small child on the knee and a fledgling business plan on the kitchen table, the middle-aged executive troubled by his incommunicative wife and children and the emptiness of his material gain; the widow (always widowed far too young) pondering the paperwork piled high on the abandoned desk down the hall; or, the octogenarian putting pen to paper writing legacy letters for great-grandchildren still far too young to read.

The point is, *A Field Guide for the Hero's Journey*, by Jeff Sandefer and Rev. Robert Sirico, intelligently captures the core lessons of many lifetimes, the secrets not only to success but the true meaning of success, then offers them up in compelling, manageable, and memorable short bits, easy to read and inviting to be read time and time again. I do not know Mr. Sandefer but find an immediate common ground in our entrepreneurial careers. I have met Rev. Sirico on several occasions and see in this new book the man I met in person . . . intelligent, concerned, gentle, and joyful. Sirico is also President of the Acton Institute (Grand Rapids, Michigan), the foremost think tank on the integration of faith, economics, and public policy.

After insisting that no one who buys *A Field Guide for the Hero's Journey* is likely to be disappointed, then I would encourage them to plan on buying several more copies as gifts for anyone whom they truly love. Putting my money where my mouth is, I have purchased three copies today, having just finished my first reading, for my wife and my two grown children. They are too important to me not to share the principles and themes of this book . . . but I have no intention of one of them wandering off with my copy.

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