



Leader's Guide

WHAT ABOUT OUR MONEY? A FAITH RESPONSE

CRYS ZINKIEWICZ



United
Methodist
Women

FAITH • HOPE • LOVE IN ACTION

What About Our Money? A Faith Response Leader's Guide
by Crys Zinkiewicz

© 2018 United Methodist Women
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United Methodist Women Purpose

The organized unit of United Methodist Women shall be a community of women whose purpose is to know God and to experience freedom as whole persons through Jesus Christ; to develop a creative, supportive fellowship; and to expand concepts of mission through participation in the global ministries of the church.

The Vision

Turning faith, hope and love into action on behalf of women, children and youth around the world.

Living the Vision

We provide opportunities and resources to grow spiritually, become more deeply rooted in Christ and put faith into action.

We are organized for growth, with flexible structures leading to effective witness and action.

We equip women and girls around the world to be leaders in communities, agencies, workplaces, governments and churches.

We work for justice through compassionate service and advocacy to change unfair policies and systems.

We provide educational experiences that lead to personal change in order to transform the world.

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LEADING THE STUDY: THE BIG PICTURE

Thank you for accepting the leadership of this study, *What About Our Money? A Faith Response*, by Susan K. Taylor. You may be a first-timer in this role, or you may be someone with much leadership experience and may be saying to yourself, “Leading? No big deal.” But, indeed, your willingness to lead is a big deal. Without leaders like you, hundreds—even thousands—of women and men would not have this opportunity to grow in their faith, understand their world better, find practical help for their own well-being, or explore the implications of our Christian faith in today’s contexts and motivate participants for mission engagement. Think of the ripples you are creating! So, thank you, again!

A Crucial Question

“What about our money . . .” is a difficult question, but when paired with “. . . in light of our faith?” it is vital—as in *life-giving*. This study will help us grapple with the personal and the communal aspects of our relationship with and our decisions about money, understand the external forces that create injustice and inequalities, and discover ways to live more faithfully as stewards and advocates. Rarely do people have discussions about money and faith. What better place, what better time than here and now, among supportive pilgrims as we make this journey together? Let’s get started!

Welcoming

Undergirding all that you do as a leader is the tone you set for the group. Anyone walking into a new situation with new people has reservations. The warmth of your greeting will help put newcomers at ease. As you model and encourage hospitality within the group, you add to their readiness to learn. Having ground rules, posted and read, or facilitating the group in creating ground rules is another way to assure everyone that this group is a safe place for them to build a community of grace together.

How Adults Learn

In order to assist participants in this study, you need to understand the three keys to adult learning: the importance of tapping into multiple types of intelligence, the necessity of engagement, and the crucial role that struggle plays in learning.

1. **Multiple intelligences.** From your life experience you already know how diverse people can be, including in the ways in which they learn. Developmental psychologist Howard Gardner has identified eight “intelli-

gences” that describe various avenues people gravitate toward as their preferred learning style: logical, visual, musical, verbal, movement, nature, groups, or solitary. These are known as the “multiple intelligences.”

- **Small groups.** In these sessions we will be working primarily as the whole group or in smaller groups. Generally, the instructions will suggest four small groups, but if your group is very large, you may find it better to create more small groups and assign duplicate tasks. “Small” groups usually function best with four to eight people. For example, creating two groups of five rather than one larger one of ten will likely work better even if both groups have the same assignment. However, as the study leader, you will know what’s best in light of your group members, space allowances, and time constraints. When calling for reports, invite one of the duplicate groups to speak and then ask the second one to fill in with any additional or differing results from their conversation.
 - **Individual work.** Some activities call for time for the participants to work individually in silence. This solitary approach draws on the intrapersonal strength identified as one of the multiple intelligences. Building in points within an otherwise interpersonal (group) experience for this intrapersonal (alone) time honors the need of some participants to gather their thoughts or reflect on what they have experienced. Everyone will benefit to some degree.
2. **Being engaged.** The strength of each of the multiple intelligences will vary from individual to individual, but all adults have a need to be engaged in order to learn. Adults need to have their:
- **Emotions engaged.** We all need to encourage our curiosity, concern, and compassion and involve the heart with questions like: Do I belong? Am I valued? We also need to involve the head, asking: How does this affect me? How is this relevant to what I care about?
 - **Body engaged.** Even if movement is not an individual’s preferred intelligence, every body needs to move. As a society, we are learning more about the importance of exercise, yet in adult education we often find that adults are expected to sit for long periods of time. Moving is good for the brain, for learning, even if the movement is merely taking a stand-up-and-stretch break or performing the task of resetting the chairs from a large group discussion to create areas for small groups to work. Encourage your group to stand when appropriate and to move around regularly. Give them permission and encouragement to move as they need to for their own comfort.
 - **Attention re-engaged.** Some say the average adult has a twenty-minute attention span; others declare that adults’ attention must be re-engaged every seven to eight minutes. (Short attention spans are not just for children!) One of the great things about working in small groups is that the changing elements within the assigned task and the changing of who is speaking within the discussion naturally re-engage the participants’ attention. Shifting from one activity to another as a group also helps.
3. **Struggle.** Especially as participants move deeper into the study, you may see individuals or even groups who are in turmoil. Assure them that the conflict they feel may be the tension of needing to let go of the old in order to move onto the new—new ideas, new insights, new attitudes. Indeed, the struggle may be cleansing. In Session 3, in particular, the participants are invited to open up to a level of vulnerability that may precipitate internal conflict. Be sensitive to that possibility and be reassuring. Struggle is a good thing, not something to be feared or hidden. This group provides a safe and loving place to work through any distress.

Community

You should see a sense of community developing very quickly in your group. Community is one of God's gifts to us, and many of the participants will come with both the desire and skills for building community even in a brand-new group. Using small groups and mixing up those groups is an effective tool for building relationships and community.

In small groups, individuals who are reluctant to speak up in a large or unfamiliar setting will find it easier to talk. More people will have "air time"—a chance to air their thoughts—and know they are heard. Participants will also have more opportunities to feel the acceptance and support that is bedrock to community.

However, you may observe a common phenomenon related to group work. Sometimes the following sequence occurs within groups: forming, norming, storming, and only then performing. Groups come together (forming) and attempt to do as they are "supposed to" (norming), but they bang up against the challenge of the diversity within their membership (storming). As they listen to and respect one another, they will be able to work through and accept the value of differing priorities, perceptions, styles, and so on and come to a place where they are most effective (performing). If storming happens, simply affirm that it is a natural process not to be feared or avoided. Encourage the group as they work through it and hold out the goal of performing to them.

Follow-up

Since you have contact information for all the participants, you may wish to follow up after the event in one or more ways:

- Include everyone as a group in your prayers, or over the course of a week or two select a different person or persons for whom to pray.
- Ask a local United Methodist Women circle to pray at one of their meetings for your study group.
- Send a copy of the creed(s) and ideas developed in Session 4 to each participant to make a wider impact.
- Invite participants to let you know of any changes they have incorporated into their lives or local United Methodist Women groups as a result of this study.
- Write a personal note of appreciation and encouragement to each participant. Use the postal service or e-mail, as you choose.

You have the gifts and graces for leadership, and this leader's guide, along with the study book, will provide you with additional help. More importantly, you are not alone. The Holy Spirit is not only your companion for this journey but also your guide. As you prepare and lead, keep an open channel to your helpmate through your prayers. Blessings on you!



LEADING THE STUDY: THE NITTY-GRITTY

Room Setup

Set up one small table for nametags. Please do your best to create reusable nametags, according to Principle 10: Toxin Reduction from United Methodist Women's 13 Steps to Sustainability:

Be creative and wise about nametags. Invite participants to bring their own nametag (reusing one they already have). If you are supplying nametags, if possible reuse ones you already have. Be careful of the use of ribbons and other petroleum-based enhancements. If you need to buy more, choose a type that does not use PVC and eliminates unnecessary components like holders and pouches. Encourage attendees to turn in their name badge for reuse (www.unitedmethodistwomen.org/climate-justice/sustainability/toxin-reduction).

Consider the needs of participants, including note-taking, and the activities planned for each session when arranging the room. Flexibility to rearrange the space is critical for moving in and out of small groups and activities. Tables may inhibit this flexibility; however, in Session 4 you need to make some tables available for those who choose to do the art project.

Have two easels with chart pads available near the front of the room.

The Room as a Visual Aid

Create a worship center using items that represent topics discussed in the study, for example: news headlines, fake dollars, and depictions of luxury (mammon) in contrast with the cross, the United Methodist Women Bible, and photos from **response** magazine of mission projects.

Post the goal for the study and the ground rules (found at the end of Session 1). In Session 1, you will read them to the group, but having them visible throughout all of the sessions will allow participants to refer to them as needed. (You may also wish to post the specific session goals at the beginning of each meeting.)

Post the work of the small groups from Sessions 1, 2, and 4. In most cases, having these sheets accessible will be important for at least one subsequent activity. After each session, feel free to rearrange the sheets or take them down in order to make room to post additional work.

Supplies

Make the following items available for every session:

- Items for the worship center
- Plenty of markers in at least four different colors (including washable markers to create dots on participants' hands indicating their small group assignments)
- Sustainable nametags
- Large sheets of paper (chart pads are helpful for writing ease)
- At least two easels
- Tape or another means for posting things on the wall (check with the Mission u site for guidelines)
- Pens or pencils
- Regular size paper (can be scrap paper) for individual worksheets
- Construction paper
- Poster paper
- *The Faith We Sing* and *The United Methodist Hymnal* or copies of the songs to pass out or project
- Bibles—at least three of the same translation, preferably the New Revised Standard Version (NRSV)

For Session 1:

- Group assignments handouts (multiple copies per group; see “Tips on Timing”)
- Resources handouts (one for each person)

For Session 2:

- Group assignments handouts (multiple copies per group)
- Contrast exercise instructions (multiple copies per group)
- 3" x 3" sticky notes (7–10 for each person)
- Fine-tip markers
- “Fish in the Water” illustration as a visual aid (*optional*)
- “Bridge Over Troubled Waters” song, either the video from YouTube or a recording (*optional*)
- Projection equipment (see “Media and Technology” section; *optional*)

For Session 3:

- *The United Methodist Hymnal* (copies to share)
- Skit assignment slips (only one per small group)
- “Talking sticks” (one for each wisdom circle)

For Session 4:

- Group assignments handouts (multiple copies per group)
- Art possibilities instructions
- Laptop(s) (*optional*)
- List of participants and their contact information

Media and Technology

The success of these sessions does not rely on media; however, the experience can be enriched by the use of specific media presentations. If you choose to use the recommended videos or recordings, take extra steps to ensure that the delivery goes smoothly and isn't ineffective because the "technology didn't work." You will need to check and double check your setup before the start of each session. Make sure you are comfortable operating the technology or that you have designated someone who is tech-savvy to handle setting up the equipment and running it during the presentations.

For Session 2:

Play the song, "Bridge Over Troubled Waters." The following YouTube rendition includes the lyrics on the video. Search: "Bridge Over Troubled Waters—with lyrics." Your group may appreciate this version so they can sing along with ease (<https://www.youtube.com/watch?v=jjNgn4r6SOA>).¹

To show the video version you will need the appropriate equipment (computer and projector, plus a screen or monitor or blank wall). Be sure to download the video of the song to your computer. Otherwise you will need to make sure you have access to an Internet connection to play the video. Check and double check!

Always make sure videos will be clearly visible to all participants. Go to the farthest corner of the room and be sure that you can read the lyrics of the song you want the audience to read. Check and double check!

The alternative is to supply an audio recording. If you bring a recorded version, the speakers and other equipment needed will depend upon your device. Whether you use a CD and CD player or MP3 files and an MP3 player, be sure the sound can be clearly heard by everyone. The bigger the crowd, the stronger the speakers need to be to reach the listeners. Go to the farthest corner of the room and listen. Be sure you can hear the recording clearly. Check and double check!

For Sessions 2–4:

Allow the use of personal smartphones. The participants will be challenged to learn very quickly about systems, social justice issues, and opportunities in these sessions. Smartphones give users access to information beyond what can be supplied in the limited pages of the study book. Celebrate that fact because knowledge is empowering. Remind users that the Internet is a source of facts and truth but also of misinformation and bias. Whatever information they choose to build on, they need to consider the reliability of the source and seek corroboration.

Tips on Timing

Every group is different, so treat these time designations in the plan for each session as guidelines not requirements. However, note that the times indicated in each plan already add up to two hours! So, if one activity runs long, you will need to adjust the length of another activity or leave something out.

With so many variables (number of people, how well an activity works or doesn't work, for example), time in each session will be dynamic, but it is finite. Begin on time and end on time, and pace the group in between.

Some tips for managing the time during each session:

- **Allow for transitions.** Moving chairs or changing locations within the room as participants switch between large and small group activities can eat away time. Minimize the distance participants must move and be intentional about encouraging people to make transitions quickly and smoothly.
- **Use the handouts** for small group instruction. If you make the handouts available, you don't need to go over the instructions with everyone. The handouts are clear and specific for each group. Be sure groups have more than one copy (one for every two or three people); this way they can collectively figure out the instructions and also have the information to refer back to as they move from one step to another. Your role is to circulate from group to group, encouraging them and clarifying their task or the process, as needed.
- **Use two writers at the easels** for large group note-taking or list-making. As group members report, the writers will alternate, allowing the conversation to move forward more steadily without everyone having to wait for one note to be written before another thought can be shared.
- **Keep breaks short.** Remind the participants that the break time is brief, but encourage them to stand up and walk around the room to get some movement. Of course, restroom trips are important. As small groups wind down and get ready for transition, participants may use that time for restroom needs.

Encourage Leadership in Others

Part of your task as leader is to develop leadership in others. The more participants who feel confident and competent to lead, the better! These participants will be able to reach and ignite others within their own spheres of influence throughout their lifetimes.

Assign specific tasks based on skills and talents. You will need music leadership, both for singing and accompaniment, for the opening and closing worship in each session. (United Methodist Women has obtained permissions for the songs suggested in this leader guide, but if you choose to project or print the words to any other hymns or songs, *you must follow the law*: You are responsible for obtaining permission and including the copyright notice on the sheet or slide. If you use hymnals, this legal requirement is not necessary.)

Look also for *tech-savvy help*. Sessions 3 and 4 offer opportunities for persons with those interests and skills to shine.

Encourage small group leaders. Every group will need someone who can get the group organized and on task every time. Rather than designate leaders (usually people with already proven skills), allow leaders to emerge from within the small groups. That approach may mean someone takes “baby steps,” finding the courage and support to take on a piece of the leadership. Great! Each supported and affirmed action, no matter how small, can lead to greater skill and willingness. United Methodist Women and the Cooperative School environment of Mission u should serve as loving and effective training grounds.

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After the Event

Through the easy access that cell phones, e-mail, conference calls, and other technologies of communication facilitate, the participants in this study group can continue to be connected, expanding their relationships, sense of community, and effectiveness in their personal and local group action plans over time. Provide a list of the participants’ contact information to everyone in the group. (Check in advance for anyone who may not wish to be included on such a list.) Encourage the participants to follow up with one another. Ask them to keep you in the communication loop so that you can encourage and resource any action groups that might emerge.

Endnotes

1. Credit: “Bridge Over Troubled Waters,” by Simon & Garfunkel/BMI. Video by Nicole/YouTube user.

GOD'S KIN-DOM

(INTRODUCTION AND CHAPTER 1)

1

Goals:

- To explore the biblical basis for the study on money.
- To build community among the participants.

Time	Presentation/Process	Notes
	<p>As people arrive, greet them and mark each of their hands with a colored dot, using washable markers in four different colors. Direct participants to fill out a nametag and then form groups based on their dot color. Encourage participants to get acquainted within their small groups.</p>	<p>Set up the room with chairs for small groups and a table with nametags and markers.</p> <p>If anyone objects to having marker ink on their skin, simply indicate a color verbally and ask them to remember it.</p>
5 minutes	<p>Worship together:</p> <ul style="list-style-type: none"> • Invite the group to sing “Gather Us In” (<i>The Faith We Sing</i>, no. 2236, verses 1 and 2). • Read Matthew 22:37–40. Affirm for the group that these words of Jesus are central to who we are and all that we do. • Pray with gratitude for this place where “new light is streaming,” for scripture to guide our path, and for companions for the journey ahead. Ask God for hearts open and eager to learn and for courage to live faithfully in grace. • Welcome the group. Take care of any housekeeping. 	<p>Arrange in advance for music leadership for both worship times.</p> <p>Invite someone who arrives early to class to read the scripture.</p>
10 minutes	<p>Divide into small groups. Instruct the small groups to continue with introductions. Ask each person to share a favorite scripture or Bible story. They do not need to have exact words or even the specific reference. If there is time, individuals may wish to elaborate on why they chose a particular passage.</p>	

Time	Presentation/Process	Notes
10 minutes	<p>Discuss as a large group. Ask how many of the favorite scriptures named had to do with money. (<i>Show of hands.</i>) Introduce the study by pointing out that, even though money is the second most common theme in the Bible, it is not a favorite! Talking about money makes us uncomfortable, and talking about money in light of faith makes us really uncomfortable!</p> <p>Acknowledge that fact and assure the participants that, although we are tackling a tough topic, we will do so with lovingkindness for all. Refer the group to the ground rules and to the goal for the study. Have them written out, posted, and read aloud.</p> <p><i>Alternative:</i> Invite the community to create their own list of ground rules. You may want to use two or three of those given as examples or starting points for the group.</p> <p>Introduce the term “kin-dom.” Point out that we are accustomed to hearing about God’s “kingdom,” but that language is male-dominated and hierarchical, and it does not reflect what we understand about God’s vision, which is the Beloved Community. “Kin-dom” is the word we will use throughout the study.</p>	<p>To minimize transition time, simply ask participants to stay in their small groups, but turn to face you for this segment.</p> <p>Post the Study Goal and Ground Rules for Our Community. (<i>See the information in “To Post” at the end of this session.</i>)</p>
35 minutes	<p>Divide into small groups. Assign each group one of the four topics and give them the instruction sheet for their task.</p> <p>Move from group to group to clarify and encourage them as they work.</p> <p>It may be wise to remind the groups when it is time to move to the next task in the process. Approximate times are listed on the handouts.</p>	<p>Small Group Assignments:</p> <ol style="list-style-type: none"> 1. God Provides What We Need/All Is God’s 2. Cultivating a Sense of Enough 3. Money Can Easily Get the Better of Us 4. Jubilee: Biblical Calls for Justice <p>(<i>See handouts at the end of this session.</i>)</p>

Time	Presentation/Process	Notes
5 minutes	Take a break.	
35 minutes	<p>Share with the large group. Each of the four groups will do their creative presentation in turn and report the highlights, if appropriate.</p> <p>After each presentation, the whole group may ask questions for clarification, which the presenting group should answer. Individuals may also ask questions for discussion. List those immediately and then cover them after all the presentations have been given.</p> <p>Debrief and discuss. Use the questions the group has listed as well as ones such as: What parallels did you see between these examples from scripture and society today?</p>	Have one (or two people, writing alternately) list on large sheets any questions for discussion.
10 minutes	<p>Discuss as a large group. Invite the group to identify any new insights from the study so far.</p> <p>Give everyone a copy of the Resources handout. Encourage participants to use them, especially the websites, which they can easily access with their smartphones or computers. The more participants who are familiar with the material covered there, the richer the group experiences will be for all.</p> <p>Challenge participants to create a money autobiography (refer them to the Resources section in this session), before the group gathers for Session 3. They may either do the one from the website or simply work with the questions listed in the Introduction of the study book.</p>	<p>Have one (or two people, writing alternately) list these insights on large sheets of paper. Post them for the next session.</p> <p>Provide the Resources handout to participants. <i>(See handout at the end of this session.)</i></p>
10 minutes	<p>Worship together:</p> <ul style="list-style-type: none"> • Invite the group to sing “Gather Us In” (<i>The Faith We Sing</i>, no. 2236, verses 1 and 2). • Speak a few words of gratitude for the group’s participation, for their growing awareness, and the new community forming as a result of this session. • Make the connection for the group to today’s discussion of manna, and the assurance that God provides what we need, with the line in the Lord’s Prayer, “Give us this day our daily bread.” • Refer also to the contrast between the debt-and-confiscation human economy and God’s economy of enough for all. Point out that when we pray the Lord’s Prayer, using “forgive us our debts, as we forgive our debtors,” it is a reminder of our role in realizing God’s vision. • Pray the Lord’s Prayer together. • Sing verse 4 of “Gather Us In.” • Close with the benediction: May the “fire of our love” reflect God’s love and light the way to God’s kin-dom, God’s gracious economy of enough for all. Go in peace. 	“Give us this day our daily bread, and forgive us our debts, as we forgive our debtors.”

TO POST

***Note to leader:** Copy the following ground rules and the study goal onto large sheets of paper and post these in your meeting space. Feel free to add or tweak what is here to better fit your group needs, leadership style, or to engage participants in coming up with their own ground rules. You may also wish to post the specific session goals at the beginning of each meeting.*

Ground Rules for Our Community

- We recognize each person as a beloved child of God.
- We value each person's contributions. We will listen with respect.
- We agree that judging another's ideas or responses, or attempting any "fixing," is out of bounds.
- We may disagree, but we will not be disagreeable in our manner of speaking or in our behavior.
- We understand that what is shared here is not to be repeated to others.
- We will work as a community to make this group a safe place.

Study Goal

To connect our faith with our money in relationship to how we live personally and how we address injustice as we journey further into God's kin-dom.

Session Goals

Session 1: God's Kin-dom

- To explore the biblical basis for the study on money.
- To build community among the participants.

Session 2: The Water We Swim In

- To identify the often-invisible systems of inequality that operate in our culture.
- To contrast God's economy of enough for all (sufficiency) with the culture's relentless message of scarcity.

Session 3: Our Well-Being

- To clarify ways in which our relationship with money has an impact on our well-being.
- To experience hope through the awareness that we are not alone and that we have concrete steps we can take to move toward the well-being God desires for us.

Session 4: Where Is God Calling Our Money?

- To learn about ways our financial decisions can contribute to not only our own well-being but also to the well-being of God's people and creation.
- To discover tools and strategies for working toward God's call.

RESOURCES: WHAT ABOUT OUR MONEY?

What did John Wesley say about money? “Gain all you can. Save all you can. Give all you can.” That’s the short—and often misunderstood—version! For a fuller and accurate understanding, read “Wesley on Money,” by Sondra Wheeler, on www.ministrymatters.org. Also, read “Giving, Wesley Style” in Chapter 5 of the study book.

What does The United Methodist Church say about money? The answers are in our Social Principles. Go to www.umc.org/what-we-believe/economic-community. Also, *The Book of Resolutions of The United Methodist Church, 2016* includes important statements under the topics of “Privatization” and “Greed.”

United Methodist Women has taken the lead in confronting issues related to women and economic justice. The slides from the workshop “Overworked and Undervalued: Women, Race, and the Economy” are available online. These were developed in partnership with United for a Fair Economy. The slides give a very readable overview of the issues related to this study. We encourage you to lead this workshop as a follow-up to the study. They can be found online here: www.unitedmethodistwomen.org/what-we-do/service-and-advocacy/mission-focus-issues/economic-inequality/gendereconomycharts.pdf.

Also, see the Economic Inequality pages on the United Methodist Women website for resources and specific action opportunities: www.unitedmethodistwomen.org/economic-inequality.

Being familiar with these additional online resources will be especially helpful for this study:

- **Sessions 2–4:** To gain perspective on where you stand financially in the global picture, search “online income calculator global” for several websites.
- **Session 3:** For insights about your personal relationship to money, complete the money autobiography found at www.faithandmoneynetwork.org.
- **Session 4 and beyond:** Continue the conversation and keep learning at www.unitedmethodistwomen.org.

The following books and those referenced in the study book provide a more in-depth look at how our relationship to money has an impact on our own well-being and on our ability to respond to God’s call to establish God’s kin-dom, where there is enough for all:

- *More Than Enough: Living Abundantly in a Culture of Excess*, by Lee Hull Moses (available from www.cokesbury.com).
- *Loaded: Money and the Spirituality of Enough*, by Heather King (available from www.cokesbury.com).
- *Abundance: The Future Is Better Than You Think*, by Peter H. Diamandis and Steven Kotler (available from www.amazon.com).
- *Mind over Money: Overcoming the Money Disorders That Threaten Our Financial Health*, by Ted Klontz and Brad Klontz (available from www.amazon.com).

SESSION 1: SMALL GROUP ASSIGNMENT

Group 1: God Provides What We Need/All Is God's

Task:

To delve into two sections in Chapter 1 of the study book titled “God Provides What We Need” and “All Is God's,” pulling out and presenting key insights in a way that helps the whole group to have a richer understanding of this foundational material from the author and from scripture.

Process:

1. Work individually in silence. Take the opportunity to read “God Provides What We Need” and “All Is God's,” to reflect, and to respond. Underline, highlight, or make notes in your study book or on your worksheets about ideas, key phrases, and images that speak to you. Look for both the positive and the negative. Identify both descriptors and consequences (10 minutes).
2. Talk about what you feel to be important from these sections. Look for confirmation as others in your group affirm those findings (10 minutes).
3. Select what you may want to include in your presentation to the other groups. List those possibilities on a worksheet (5 minutes).
4. Use your collective, God-given creativity to prepare what you will present to the large group (10 minutes).

Product and Presentation:

Create a collage* (an artistic assembly of a collection of things). *Do not worry about how “artistic” the product is!* The point is to make visual references to your important findings. Here are some techniques and considerations your group may want to incorporate:

- Stick figures and other simple drawings
- Color choices
- Size of the images or words
- Location and proximity of the elements
- Expressions of emphasis: arrows, starbursts, underlines

Choose one or two spokespersons to highlight the group's main insights for the presentation (5 minutes). Any of your group members may respond to questions generated by the presentation.

*An alternative format is acceptable.

SESSION 1: SMALL GROUP ASSIGNMENT

Group 2: Cultivating a Sense of Enough

Task:

To delve into the section in Chapter 1 of the study book titled “Cultivating a Sense of Enough,” pulling out and presenting key insights in a way that helps the whole group to have a richer understanding of this foundational material from the author and from scripture.

Process:

1. Work individually in silence. Take the opportunity to read “Cultivating a Sense of Enough,” to reflect, and to respond. Underline, highlight, or make notes in your study book or on your worksheets about ideas, key phrases, and images that speak to you. Look especially for consequences both positive and negative. Focus also on the contrasts the author identifies, including contrasts between biblical times and today (10 minutes).
2. Talk about what you feel to be important from this section. Look for confirmation as others in your group affirm those findings (10 minutes).
3. Select what you may want to include in your presentation to the other groups. List those possibilities on a worksheet (5 minutes).
4. Use your collective, God-given creativity to prepare what you will present to the large group (10 minutes).

Product and Presentation:

Prepare a series of posters.* *Do not worry about how “artistic” the product is!* The point is to make visual references to your important findings, including contrasts, consequences, and any other connections you see. Here are some techniques and considerations your group may want to incorporate:

- Stick figures and other simple drawings
- Color choices
- Size of the images or words
- Location and proximity of the elements
- Expressions of emphasis: arrows, starbursts, underlines

The spokesperson(s) will highlight the group’s main insight reflected in each poster for the presentation (5 minutes). Any of your group members may respond to questions generated by the presentation.

*An alternative format is acceptable.

SESSION 1: SMALL GROUP ASSIGNMENT

Group 3: Money Can Easily Get the Better of Us

Task:

To delve into the section in Chapter 1 of the study book titled “Money Can Easily Get the Better of Us,” pulling out and presenting key insights in a way that helps the whole group to have a richer understanding of this foundational material from the author and from scripture.

Process:

1. Work individually in silence. Take the opportunity to read “Money Can Easily Get the Better of Us,” to reflect, and to respond. Underline, highlight, or make notes in your study book or on your worksheets about ideas, key phrases, and images that speak to you. Look especially for the causes and symptoms of “mammon illness,” the outcomes if left untreated, and the prescribed treatments (10 minutes).
2. Talk about what you feel to be important from this section in your group. Look for confirmation as others in your group affirm those findings (10 minutes).
3. Select what you may want to include in your presentation to the other groups. List those possibilities on a worksheet (5 minutes).
4. Use your collective, God-given creativity to prepare what you will present to the large group (10 minutes).

Product and Presentation:

Prepare a medical skit about “mammon illness.”* Include a checklist for diagnosis and a prescription for treatment. Develop visual aids that help communicate the message; these can be posted for reference once the skit is over.

Invite volunteers from the large group to participate in the skit. Have fun! Any of your group members may respond to questions generated by the presentation (5 minutes).

*An alternative format is acceptable.

SESSION 1: SMALL GROUP ASSIGNMENT

Group 4: Jubilee: Biblical Calls for Justice

Task:

To delve into the section in Chapter 1 of the study book titled “Jubilee: Biblical Calls for Justice,” pulling out and presenting key insights in a way that helps the whole group to have a richer understanding of this foundational material from the author and from scripture.

Process:

1. Work individually in silence. Take the opportunity to read “Jubilee: Biblical Calls for Justice,” to reflect, and to respond. Underline, highlight, or make notes in your study book or on your worksheets about ideas, key phrases, and images that speak to you. Look especially for the comparisons between biblical times and today. What does God or a particular prophet of God say? How are people today still experiencing the evil of an unfair distribution of resources? (10 minutes)
2. Talk about what you feel to be important in your group. Look for confirmation as others also affirm those findings (10 minutes).
3. Select what you may want to include in your presentation to the other groups. List those possibilities on a worksheet (5 minutes).
4. Use your collective, God-given creativity to prepare what you will present to the large group (10 minutes).

Product and Presentation:

Show the comparison between God’s instruction and what we experience today. For example, one way to do this is to have someone act as a prophet from biblical times and speak or read their words of instruction or condemnation. Then someone else can identify and briefly explain the comparison to today.*

Make a series of signs to help the larger group connect then and now. Post these after the presentation.

Your group will have about 5 minutes for the presentation. Any of your members may respond to questions generated by the comparison.

*An alternative format is acceptable.

THE WATER WE SWIM IN (CHAPTERS 2 AND 3)

2

Goals:

- To identify the often-invisible systems of inequality that operate in our culture.
- To contrast God's economy of enough for all (sufficiency) with the culture's relentless message of scarcity.

Time	Presentation/Process	Notes
	As people arrive , greet them and mark their hand with a colored dot, using washable markers of four different colors. Direct participants to their nametags. Encourage them to mingle with others and introduce themselves.	The goal is to divide the groups up differently than in the first session. Working in small, varied groups builds community.
10 minutes	Worship together: <ul style="list-style-type: none"> • Sing "Give Thanks" (<i>The Faith We Sing</i>, no. 2036) twice. • Express your gratitude for the sense of community you see growing and for the great work the group already accomplished in Session 1.* • Invite volunteers to share their own expressions of gratitude: "I am grateful for . . ." After each, lead the community in response: "Thank you, God, for your love." • Pray with gratitude for all these reminders of God's love and care for each of us. Ask God for our hearts and minds to grow in awareness of that love and also of what distracts or hinders us from receiving it. <p>Introduce this session with the story of the fish from the end of the Introduction in the study book. Tell the group that seeing what we take for granted is a challenge for us today.</p>	<p>Arrange in advance for music leadership for both worship times.</p> <p>*You may wish to refer also to key insights from the previous session.</p> <p>You may want to have a simple illustration of the fish drawn in advance to present as a visual aid. After speaking, post it or add it to the worship center.</p>
30 minutes	Divide into small groups. Instruct each small group to map the system you assign to them. Instructions for each group are provided in the handouts that follow. Be sure to state the amount of time the groups will have, and also indicate when they only have 10 minutes, and then 3 minutes, remaining. <p>Check in with the groups as they work to encourage and assist them.</p>	<p>"Map the System" Small Group Assignments:</p> <ol style="list-style-type: none"> 1. Educational System 2. Financial System 3. Lottery and Law-Enforcement/Justice Systems 4. Economic System <p>(See handouts following this chart.)</p>

Time	Presentation/Process	Notes
10 minutes	<p>Work individually. Give everyone 7–10 sticky notes and a fine-tip marker. Invite participants to work individually and in silence to write some hopeful responses related to the elements mapped out under the various systems. After they complete a phrase they can place it under the appropriate system description.</p> <p>Allow time for reflection and for reading the dreams of others, as well.</p>	<p>Post these sentence stems for easy reference by the group:</p> <p>“Someday . . .” “I hope . . .” “We could . . .” “I will . . .”</p> <p>You may also post additional sentence stems that would be helpful.</p>
10 minutes	<p>Gather as a large group. Debrief the exercise with questions such as:</p> <ul style="list-style-type: none"> • Where were your eyes opened? • What surprised you? <p>Invite participants to speak about their statements. Then ask:</p> <ul style="list-style-type: none"> • What kinds of actions would be needed to make our hopes a reality or to invoke a change in these systems? • What are some collective first steps to take as a member of United Methodist Women or as part of The United Methodist Church? 	<p>To save time, do the debriefing standing up. Encourage people to move to their response notes when they speak to make it easier for the group to make the connection.</p>
10 minutes	<p>Take a break.</p> <p>Divide into small groups. Instruct the large group to create small groups of people with mixed dots when they return from break. Encourage them to take a few minutes to make sure everyone in their new group is acquainted.</p>	
20 minutes	<p>Point out that the previous exercise was about raising awareness of the “waters of injustice” we swim in, as well as our knowledge that many people are in danger of drowning in them. That recognition can be distressing, but God provides an alternative direction!</p> <p>Hand out the Contrast Exercise instruction sheet: All the groups are to create two contrasting lists.</p> <p>When time is called, ask the groups to post their sheets together, for example, all the Culture sheets on one wall, God’s Kin-dom sheets on another.</p> <p>Invite participants to walk around and read the various sheets.</p>	<p>Contrast Exercise: The World According to Our Culture vs. God’s Kin-dom <i>(See handout at the end of this session.)</i></p>

Time	Presentation/Process	Notes
20 minutes	<p>Discuss in the large group. Use the suggested questions below and/or your own to stimulate discussion:</p> <ul style="list-style-type: none"> • What did you notice? What surprised you? • Do you disagree with or have a different take on anything? • What connections do you see with the biblical insights from Session 1? • What consequences do you see for individuals? Churches? Society? • What new questions does this exercise and discussion raise for you? <p>Ask for a few volunteers to indicate on a scale of 1–4 how aware they were before this exercise of the scarcity mindset and then after. Ask the same two questions of before-and-after awareness related to God’s sufficiency.</p> <p>Follow up with questions to the volunteers and to the whole group to elicit ideas that could help people become more aware and be able to move toward living more fully with a sense of God’s sufficiency. (Be sure to include the author’s counsel, if no one else does.) What can we do to move towards God’s kin-dom:</p> <ul style="list-style-type: none"> • In community (discernment of wants vs. needs)? • For creation (sustainability vs. growth models)? • In heart and purpose (simplicity vs. fragmentation)? • As a discipline (gratitude)? <p>Remind the group that Session 3 will cover Chapters 3, 4, and 6. Encourage them to read the material in advance.</p> <p>Remind participants also to be sure to complete the money autobiographies for Session 3.</p>	<p>If available, refer to the list of insights from Session 1.</p> <p>The 1–4 scale, moving from lesser to greater, can simply be volunteers indicating a number choice or standing on a physical continuum mapped out on the floor. The first option is less time-consuming; the second may have more impact.</p> <p>Label one sheet “Our Culture: Scarcity” and another sheet “God’s Kin-dom: Sufficiency.” Have two writers alternately list the ideas the group generates. Post them in the meeting space. Remind the group that within the national and local United Methodist Women organizations we have community and other resources that support us in these efforts.</p>

Time	Presentation/Process	Notes
10 minutes	<p>Worship together:</p> <ul style="list-style-type: none"> • Lead the group in singing “Nothing Can Trouble” (<i>The Faith We Sing</i>, no. 2054). Sing it three or four times through. • Point out that in the face of our rising awareness of “the waters of injustice” in which we all swim, it is easy to become overwhelmed, discouraged, and fearful. But as Christians, we have a powerful God, whose love is greater than all else. • Read Psalm 91:1–4, 14–16. • (<i>Optional</i>) Show a modern “psalm,” “Bridge Over Troubled Waters.”* Encourage the group to sing along. The words are on screen. • Direct the group to stand and hold hands in a circle. Remind participants that even though the “waters” in our lives are rough, we have affirmed two very important gifts today: God’s ever-present and sustaining love and vision for sufficiency, as well as the joy and support we have as people of faith—together. • Sing “Give Thanks” one time through. • Close with the benediction: May we face our troubled waters together with courage and the assurance that we worship Jesus Christ, who we know can calm the sea! Go in peace. 	<p>Refer again to your visual aid of the fish and water, if available.</p> <p>In advance invite three readers to work out a dramatic reading of Psalm 91. (Perhaps, one reading verses 1–4, and the other two splitting the lines of 14–16.)</p> <p>*Play or project the YouTube sing-along: www.youtube.com/watch?v=jjNgn4r6SOA (search: Bridge Over Troubled Waters—with lyrics); or bring a recording you can play.¹</p> <p>Have the words to “Give Thanks” projected or in advance cue one or more strong singers to be ready to lead the group. (<i>This is not a time to pull out hymnals!</i>)</p>

Endnotes

1. Credit: “Bridge Over Troubled Waters,” by Simon & Garfunkel/BMI. Video by Nicole/YouTube user.

SESSION 2: SMALL GROUP ASSIGNMENT

Group 1: Map the Educational System

Task:

To carefully scrutinize this system, becoming more aware of its potential for good and also of its practices that harm individuals and create systemic injustice.

Resources:

Collectively, your small group has a great deal of experience with the educational system. Draw from your various experiences to complete this map. You may also wish to review the section in Chapter 2 of the study book titled “Familiar and Visible.”

Use your smartphones, if you choose, to search for additional information. Keep in mind the need to be alert for bias in the sources.

Process:

1. Take at least five full minutes to work individually in silence. Recall what you already know about schools—public and private, preschool to higher education (including universities, community colleges, and technical schools). How are they funded? What is the quality of the learning? What’s the environment in terms of their culture, including discipline? What pressures are on the schools? Teachers? Students? What support systems are available?
2. Ask for a volunteer from your group to take notes in preparation for making your map.
3. Talk about your discoveries. As you do, indicate good and bad, causes and effects, intended and unintended consequences, who benefits and who suffers or is left out because of their gender, race, financial situation, immigration status, or other factors. Tell your own stories: What have been your experiences, observations, hopes, and decisions within the educational system?

Product:

Map the system. Show relationships and connections, how one thing led to another, and so forth. Use the imagery of a map where it is helpful: routes, bypasses, intersections, detours, toll roads, freeways, dead ends, alternate routes, bridges, obstructions, barricades, construction, proposed routes, unpaved/rocky roads, vehicles, and so on.

Make one large map, creating “pull-out” enlargements within the overall map, or make a series of maps—whatever is most helpful. Add labels.

Post your map(s) for others to see. You will not need to do a verbal presentation.

SESSION 2: SMALL GROUP ASSIGNMENT

Group 2: Map the Financial System

Task:

To carefully scrutinize this system, becoming more aware of its potential for good and also of its practices that harm individuals and create systemic injustice.

Resources:

Review the section in Chapter 2 of the study book titled “Familiar and Visible Only to Some” (ending with the paragraph that begins with “As private businesses have cashed in . . .” then scan the rest) and the income charts in the Introduction.

Use your smartphones, if you choose, to search for additional information. Keep in mind the need to be alert for bias in the sources.

Process:

1. Work individually in silence. Review the assigned section, reflect, and respond. Underline, highlight, or make notes in your study book or on your worksheets about ideas, key phrases, and images that speak to you. Look for both the positive and the negative. Identify both descriptors and consequences. Note who benefits and who suffers or is left out.
2. Ask for a volunteer from your group to take notes in preparation for making your map.
3. Talk about your discoveries. As you do, indicate good and bad, causes and effects, intended and unintended consequences, who benefits and who suffers or is left out because of their gender, race, neighborhood, economic resources, or other factors. Tell your own stories: What have been your experiences, observations, hopes, and decisions within the financial system?

Product:

Map the system. Show relationships and connections, how one thing led to another, and so forth. Use the imagery of a map where it is helpful: routes, bypasses, intersections, detours, toll roads, freeways, dead ends, alternate routes, bridges, obstructions, barricades, construction, proposed routes, unpaved/rocky roads, vehicles, and so on.

Make one large map, creating “pull-out” enlargements within the overall map, or make a series of maps—whatever is most helpful. Add labels.

Post your map(s) for others to see. You will not need to do a verbal presentation.

SESSION 2: SMALL GROUP ASSIGNMENT

Group 3: Map the Lottery and Law-Enforcement/Justice Systems

Task:

To carefully scrutinize these systems, becoming more aware of their potential for good and also of their practices that harm individuals and create systemic injustice.

Resources:

Review the section in Chapter 2 of the study book titled “Familiar and Visible Only to Some,” beginning with the sentence “As private businesses have cashed in on people who are financially struggling. . .”

Use your smartphones, if you choose, to search for additional information. Keep in mind the need to be alert for bias in the sources. Look also at the income charts in the Introduction.

Process:

1. Work individually in silence. Review the assigned section, reflect, and respond. Underline, highlight, or make notes in your study book or on your worksheets about ideas, key phrases, and images that speak to you. Look for both the positive and the negative. Identify both descriptors and consequences. Note who benefits and who suffers or is left out.
2. In your group ask for a volunteer to take notes in preparation for making your map.
3. Talk about your discoveries. As you do, indicate good and bad, causes and effects, intended and unintended consequences, who benefits and who suffers or is left out because of their gender, race, financial prospects, or other factors. Tell your own stories: What have been your experiences, observations, hopes, and decisions within the lottery and law-enforcement/justice systems?

Product:

Map the two systems. Within each map, show relationships and connections, how one thing led to another, and so forth. Use the imagery of a map where it is helpful: routes, bypasses, intersections, detours, toll roads, free-ways, dead ends, alternate routes, bridges, obstructions, barricades, construction, proposed routes, unpaved/rocky roads, vehicles, and so on.

Make a series of maps or one large map of each system, creating “pull-out” enlargements within the overall maps—or whatever is most helpful. Add labels.

Post your map(s) for others to see. You will not need to do a verbal presentation.

SESSION 2: SMALL GROUP ASSIGNMENT

Group 4: Map the Economic System

Task:

To carefully scrutinize the resulting inequality of the economic system, examining how the consequences harm individuals and create systemic injustice.

Resources:

Refer to the section in Chapter 2 of the study book titled “Natural Force or Unjust System?” beginning with the text, “What has resulted from all these changes? Extreme inequality.” Look also at the income charts in the Introduction and the wordle in Chapter 3 in the section titled “Which Is Our Text?”

Use your smartphones, if you choose, to search for additional information. Keep in mind the need to be alert for bias in the sources.

Process:

1. Work individually in silence. Review the assigned section, reflect, and respond. Underline, highlight, or make notes in your study book or on your worksheets about ideas, key phrases, and images that speak to you. Look for both the positive and the negative. Identify both descriptors and consequences. Note who benefits and who suffers or is left out.
2. Ask for a volunteer from your group to take notes in preparation for making your map.
3. Talk about your discoveries. As you do, indicate good and bad, causes and effects, intended and unintended consequences, who benefits and who suffers or is left out because of their gender, race, educational level, or other factors. Tell your own stories: What have been your experiences, observations, hopes, and decisions within the economic system?

Product:

Map the system. Show relationships and connections, how one thing led to another, and so forth. Use the imagery of a map where it is helpful: routes, bypasses, intersections, detours, toll roads, freeways, dead ends, alternate routes, bridges, obstructions, barricades, construction, proposed routes, unpaved/rocky roads, vehicles, and so on. You may want to begin with two roads going in different directions.

Make one large map, creating “pull-out” enlargements within the overall map, or make a series of maps—whatever is most helpful. Add labels.

Post your map(s) for others to see. You will not need to do a verbal presentation.

SESSION 2: CONTRAST EXERCISE

The World According to Our Culture vs. God's Kin-dom

Definitions:

Words have power. The author has pointed out that the biblical word “abundance” has taken on commercial overtones in our culture, suggesting that we deserve materially *more*, a connotation avoided in this study by the term “sufficiency,” which implies *enough*.

Similarly, the biblical word “kingdom” carries baggage by being male-centered, which is exclusionary. This study uses instead the term “kin-dom” as a reminder that the vision to be realized is God’s Beloved Community, where we are all “kin” held together by love—love of God and love of one another, regardless of gender or race or economic resources. The vertical and horizontal parts of the cross of Christ form a symbol, incorporating both loves.

Task:

To clarify distinctions that arise based on a mindset of scarcity versus a sense of God’s sufficiency.

Process:

1. Work individually in silence. Take the opportunity to review Chapter 3, to reflect, and to respond. Underline, highlight, or make notes in your study book or on your worksheets about ideas, key phrases, and images that speak to you.
2. In your group create two lists on separate sheets titled, “Our Culture: Scarcity” (black marker) and “God’s Kin-dom: Sufficiency” (green marker). Together, examine such areas as media, advertising, political rhetoric, and social “isms,” as well as indications of God’s economy of enough for all.
3. When time is called, post your sheets with the others by category (Culture lists together, Kin-dom lists together).
4. With a partner or two, walk around and look over the various sheets. Talk briefly about what you notice.

OUR WELL-BEING

(CHAPTERS 3, 4, AND 6)

3

Goals:

- To clarify ways in which our relationship with money has an impact on our well-being.
- To experience hope through the awareness that we are not alone and that we have concrete steps we can take to move toward the well-being God desires for us.

Time	Presentation/Process	Notes
	As people arrive , greet them and mark their hands with a colored dot (in a different color from the previous session), using washable markers of four different colors. Direct participants to their nametags. Encourage them to mingle and become further acquainted with each other.	Your goal is to continue to mix group members.
5 minutes	Worship together: <ul style="list-style-type: none"> • Sing “Woke Up This Morning” (<i>The Faith We Sing</i>, no. 2082), verses 1 and 5. And “My Hope Is Built” (<i>The United Methodist Hymnal</i>, no. 368), verse 1. Repeat the chorus. • Acknowledge that we live in a complicated world, which often challenges us with hard times and difficult decisions. What a blessing it is to wake up each morning with a “mind stayed on Jesus!” What a blessing it is to know that Jesus Christ is our solid rock when we are surrounded by “sinking sand” of all sorts. • Read Jeremiah 29:11 as words of assurance. • Pray with gratitude for Jesus Christ in our lives, for his example and his teachings that help us to live in hope of the coming of God’s kin-dom in our lives and our world. Ask God to help us become more aware of the true source of our security and of the well-being God desires for us. 	<p>Arrange for music leadership for both worship times.</p> <p>In advance invite one of the participants to read Jeremiah 29:11. The reader may simply stand where she or he is to read, unless a microphone is needed.</p>

Time	Presentation/Process	Notes
15 minutes	<p>Divide into small groups. Direct everyone to find their small groups, based on the dot on their hand, and make sure everyone is acquainted.</p> <p>Hand out a skit assignment to each group.</p> <p>Move from group to group, checking with them to address any questions and to encourage them as they prepare.</p>	<p>Small Group Assignments:</p> <ol style="list-style-type: none"> 1. W-M-S-M Cycle 2. Squeeze Freeze 3. Stuffed! 4. Losing Time <p><i>(See handout at the end of this session.)</i></p>
15 minutes	<p>Gather in the large group to watch the skits.</p> <p>Be sure to thank each group. Point out that laughter in this case is both a recognition of the “talent” displayed and an acknowledgement that we’ve “been there,” too.</p>	
20 minutes	<p>Divide into groups of three. Invite participants to form triads, spacing their chairs close together but apart from the other groups.</p> <p>Once they are settled, give these instructions for the deep listening exercise:</p> <p>Round 1:</p> <ul style="list-style-type: none"> • Each person is to have uninterrupted time to talk for three minutes, based on the topics listed in the speaking prompts. When time is called, the opportunity to speak will shift to the next person. • The other two are to listen, not speaking but showing with their body language that they are listening deeply. • The three minutes may seem long. Most of us are not used to being listened to uninterrupted for that length of time. So, if need be, allow silence as the speakers gather their thoughts. <p>Round 2:</p> <ul style="list-style-type: none"> • The pattern repeats, but this time with only one to two minutes for each speaker (depending upon time). • Speakers may acknowledge when what they heard from one of the others stimulated another thought, however the focus is not to be on responding to what that person said, only to allow it to generate more introspection. 	<p>Remind the group of the ground rules and that what is shared here is not to be judged or repeated to others.</p> <p>Give each group one copy of the Deep Listening Exercise handout. Remind the participants that these are starting points—not requirements; they may speak as they choose.</p> <p><i>(See handout at the end of this session.)</i></p> <p>The intention of this time is for participants to talk freely about how they experience the pressures highlighted in the skits in their own lives.</p> <p>Be vigilant about keeping the time. Sound a bell or simply call, “Time to switch speakers.” Make yourself heard.</p> <p>Explain Round 1, and then at the appropriate time explain Round 2.</p>

Time	Presentation/Process	Notes
10 minutes	Take a break.	This break may need to be a bit longer since the sharing may have been intense.
5 minutes	<p>Gather in the large group. Point out that the previous hour was like confession in our liturgy. Confession is a good thing—it indicates the awareness that allows us to change. We can move ahead because we have the assurance of God’s forgiveness and love.</p> <p>Give some words of assurance: God’s vision is sufficiency. With God’s help we can let go of our worries about scarcity that are pressed upon us by our culture. With God’s help, we can move further into God’s kin-dom, where all have enough.</p> <p>Invite the group now to shift to action, to take steps forward on their faith journey, especially as it relates to money. Point out that the author has lifted up financial planning as a key tool for helping us gain well-being and use our money in ways that are in line with our values as people of faith. Remind the group that we also have another tool: the wisdom of one another.</p>	This session’s focus is on living into God’s well-being for us personally. Session 4 will cover how we can help bring about well-being for God’s people and for creation.
30 minutes	<p>Form wisdom circles for sharing. Assess the number of people and establish one or more circles of no more than 12–14 people. Ask participants to self-select a circle with an eye toward having all the circles be a mix of several generations.</p> <p>The goal of these wisdom circles is to give participants the opportunity to share and to learn from the wisdom each person has gained from their life experience and faith journey.</p> <p>The nature of the wisdom can be practical (a way of doing things) or philosophical (a way of thinking), a big idea or an informative tip. Encourage speakers to elaborate. Adding specifics often helps listeners understand better.</p> <p>Do two or more rounds (depending upon time), each with a different question. Choose from the list, at right, or add your own. Each round should focus on only one question. Participants may choose to pass.</p>	<p>Give each circle a “talking stick,”* an item of your choice that the person talking holds until finished and then passes to the next person, who then may speak. The rest of the group should simply listen until their turn.</p> <p>Suggested questions:</p> <ul style="list-style-type: none"> • What practices related to money do you find helpful? (Possible answers: budgeting, having a financial planner, automatic withdrawal from your paycheck for savings.) • In what ways has your faith helped you with managing money? • What do you now know about managing money that you wish you had known and implemented sooner? • What dreams do you have for using money to help bring in God’s kin-dom?

Time	Presentation/Process	Notes
10 minutes	<p>Participants work individually to create an action plan for themselves. Based on their insights from the skits, the study book, and the deep listening exercise, and also drawing upon the ideas and information from the wisdom circles, participants should note several steps they want to take toward their well-being.</p> <p>Encourage them to list both things they will do and things they want to investigate further. Participants may want to talk with family members, gather more information, or look for a financial planner or budget template, for example. They may want to become more active in United Methodist Women advocacy efforts or consider strategies discussed in the study book.</p> <p>Remind the group that Session 4 will cover Chapters 5–7 of the study book.</p>	
10 minutes	<p>Worship together:</p> <ul style="list-style-type: none"> • Lead the group in singing “His Eye Is on the Sparrow” (<i>The Faith We Sing</i>, no. 2146). Sing all three verses. • Read Luke 12:6–7, 15, 24, 29–34. • Assure everyone that God does not measure our worth by our wealth! The pressures of systems and circumstances beyond our control are real and may not change. Yet, in the midst of outside stressors we have control of our insides—our hearts—and can choose where our treasure is even as we work together to change the larger systems. • Remind the group that in God’s economy there is enough for all. We have the assurance that as we take steps individually and as a community toward God’s kin-dom, God, who watches over even a small sparrow, is watching over us on that journey. • Sing the chorus of “His Eye Is on the Sparrow” (<i>The Faith We Sing</i>, no. 2146). • Close with the benediction: As you navigate life’s uncertainties, may you find your certainty in God’s love. Go in peace. 	Ask two to three readers in advance to present the various sections of the scripture.

* The talking stick is used in many Native American traditions when a council is called. Passing the stick from person to person allows each individual present to be heard and to give their sacred point of view.

SESSION 3: SMALL GROUP ASSIGNMENTS

***Note to leader:** Print out only one copy of the skit assignments and cut the assignments into strips. Give one assignment to each group.*

Group 1: W-M-S-M Cycle

Using the material in the first three paragraphs of Chapter 4, create a skit that gives the whole group an image of the exhausting cycle of the “work-more-spend-more” trap. Some options to consider are telling a single story in the skit or doing a series of vignettes and possibly playing off the medical connotations of the words “consumption” or “influenza.” The topic is serious, but the skit can be a fun learning experience!

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Group 2: Squeeze Freeze

Using the material in paragraphs four and five near the beginning of Chapter 4, create a visual depiction of the squeeze many people experience from outside pressures that they have very little control over. Do not include the “work-more-spend-more” trap, which is assigned to another group. Some options to consider are a) putting on a skit; or b) creating one or more tableaux or freeze frames that capture the action and/or the feelings. The topic is serious, but the presentation can be a fun learning experience!

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Group 3: Stuffed!

Using the material in paragraphs two and six in the section “Admitting the Problem Is the First Step” in Chapter 4, create a skit or tableau that gives the whole group an image of how our stuff is taking over our lives. The topic is serious, but the skit or tableau can be a fun learning experience!

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Group 4: Losing Time

Using the material in paragraphs eight and nine in the section “Admitting the Problem Is the First Step” in Chapter 4, create a skit that gives the whole group an image of the ramifications of believing that “time is money.” The topic is serious, but the skit can be a fun learning experience!

SESSION 3: DEEP LISTENING EXERCISE

Speaking Prompts

Note to leader: Print only enough copies to be able to give one to each group of three in the class. Cut the list of prompts into strips to hand out. Instruct the triads to pass the list to the person speaking for their reference. Remind participants that these prompts are starting points—not requirements; they may speak as they choose.

- Which images presented in the skits did you connect with?
 - What have you learned about yourself and your relationship to money through completing your money autobiography?
 - What consequences or questions are you struggling with?
-

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WHERE IS GOD CALLING OUR MONEY? (CHAPTERS 5–7)

4

Goals:

- To learn about ways our financial decisions can contribute to not only our own well-being but also to the well-being of God's people and creation.
- To discover tools and strategies for working toward God's call.

Time	Presentation/Process	Notes
	As people arrive , greet them and mark their hands with a colored dot. Direct participants to their nametags. Encourage them to mingle and share short conversations.	
10 minutes	Worship together: <ul style="list-style-type: none"> • Sing "What Does the Lord Require of You?" (<i>The Faith We Sing</i>, no. 2174). Repeat or sing through as a round. • Read Matthew 25:34–40. (<i>Optional</i>: Narrator reads verses 31–33.) • Affirm that God's kin-dom is characterized by well-being, shown to us through God's never-ending grace and through the caring of God's people for those who are suffering, who do not have enough, and who are shut out from the well-being God intends. • Remind the group that as we have experienced the grace of Christ, we are also called to reflect that love in our actions toward others. • Pray with gratitude for this time to grow in our understanding and our faith. Offer thanks for the glimpse of God's kin-dom. Ask for a continued blessing upon this session and for discernment of next steps along the way where God would have us go. 	<p>Arrange for music leadership for both worship times.</p> <p>Invite three readers in advance to present the scripture:</p> <ol style="list-style-type: none"> 1. Narrator to set the scene and make the transitions 2. Jesus 3. The representative of the righteous

Time	Presentation/Process	Notes
5 minutes	<p>Introduce United Methodist Women's focus on Living Wages for All.</p> <p>Using the handout following these charts and referencing the United Methodist Women website, briefly introduce United Methodist Women's quadrennial campaign for state and local legislation that advances living wages for all.</p>	<p>Have Living Wages for All handouts available for participants.</p> <p>If you have Internet access, you may want to pull up the website.</p>
20 minutes	<p>Divide into small groups. Direct everyone to find their small groups, based on their dot, and make sure everyone is acquainted.</p> <p>Give the Needs and Opportunities handout to several people in each group. Each group has the same task, but different content. Instruct the groups to:</p> <ol style="list-style-type: none"> 1. review and discuss the areas suggested by the author or group members of ways to be involved in helping create well-being for all of God's people and creation; 2. be prepared to share two or three highlights from the discussion with the whole group. <p>Move from group to group, checking in with them to address any questions and encourage them as they prepare.</p>	<p>Needs and Opportunities small group assignments are as follows.</p> <p>Group 1: Taxes and Their Community-Building Role— Savings and Banking</p> <p>Group 2: Investing for Personal and Community Needs— Wills and Legacies</p> <p>Group 3: Giving: Stewardship of What Is Ultimately God's— The Spirit of Service and Advocacy</p> <p>Group 4: Giving, Wesley Style— United Methodist Women Engage in Service and Advocacy (See handouts at the end of this session.)</p> <p><i>Encourage each group to consider how their issue connects with the United Methodist Women goal of a living wage for all through their conversations and planning.</i></p>

Time	Presentation/Process	Notes
20 minutes	<p>Listen and discuss in the large group. Hear the reports of each group's highlights.</p> <p>Invite further discussion: Given United Methodist Women's focus on economic inequality and living wages, how might we challenge and enable our local members to recognize and respond to any of these needs and opportunities?</p> <p>Remind participants that they have their study books to refer to after the sessions are over. Also, the United Methodist Women website has an economic inequality page with additional resources and United Methodist Women unit action opportunities: Visit www.unitedmethodistwomen.org/economic-inequality.</p>	<p>Be sure to thank each group.</p> <p>Have two note takers writing on large sheets of paper as participants express ideas for ways to achieve a wider impact through United Methodist Women. In wrapping up, lift up how personal choices are also reflected in collective action by United Methodist Women units. What can study participants bring back to their units to plan for ongoing local action, particularly around the issue of Living Wages for All, throughout the quadrennium?</p> <p>Compile and send these ideas to participants and United Methodist Women national staff after the event.</p>
5 minutes	Take a break.	
5 minutes	<p>Gather as a large group. Explain the two options for this time period:</p> <ol style="list-style-type: none"> 1. One or more small groups may work together to write a creed or litany. The creed should have at least two parts: Our belief and our action. A litany usually has a repeating response. 2. Participants may work individually or with a partner to create an artistic word-art poster (or other expression) based on what they have learned or experienced. <p>Point out designated spaces in the room for individuals to meet to work on a creed/litany or the art opportunity. Allow participants to self-select the activity they prefer.</p>	<p>For example, a creed might use these sentence stems:</p> <ol style="list-style-type: none"> 1. We believe . . . We trust. 2. We choose . . . We work. <p>Give each "artist" an instruction sheet.</p>

Time	Presentation/Process	Notes
25 minutes	<p>Work on the projects in small groups or individually.</p> <p>Move from area to area to encourage participants as they work and address any questions or needs they have.</p> <p><i>Optional:</i> Offer the opportunity for participants who are not familiar with the United Methodist Women website to have a guided introduction to this tool for connecting and working together on issues like Living Wages for All and Economic Inequality.*</p>	<p>Provide art supplies, including masking tape or tacks to display art.</p> <p>*Set up one or more laptops and designate guides to lead the tour of the site. Be sure to check Internet availability in advance or have the site downloaded onto a computer.</p> <p><i>(See handout at the end of this session for more information.)</i></p>
10 minutes	<p>Gather as a large group. View the art. Encourage everyone to take photos with their smartphones, if they have one, so they can keep and share these visible reminders of their time together and what they have learned.</p>	<p>As part of this study, be sure to supply each person with a contact list of the participants as well as contact information for United Methodist Women national staff working on economic inequality.</p>
20 minutes	<p>Worship together:</p> <ul style="list-style-type: none"> • Remind the group that when we look at the “water we swim in” and recognize that we as Christians are swimming against the current of our culture, it is easy to become overwhelmed and to feel we are not enough to make a difference. But we have a helpmate for the task in the Holy Spirit and companions for the journey as we work together as United Methodists and United Methodist Women members. We are enough! • Have each writing group read aloud their creed or litany. • Read 1 Corinthians 3:5–9. Remind the group that in faith, like Paul and Apollos, we plant and we water, knowing that God gives the growth. • Sing “Together We Serve” (<i>The Faith We Sing</i>, no. 2175), all verses. • Ask the participants to form a circle. • Invite each person to speak one or two words about the study and how they are feeling. • Thank the group for the gifts they have so lovingly shared with one another in these sessions. • Close with the benediction: As you go your separate ways, carry with you the love we have experienced here and the assurance that you are never alone. Go in peace. 	<p>Invite one person in advance to read the scripture.</p> <p>Reassure the writers that whatever they have done will be enough.</p>

SESSION 4: LIVING WAGES FOR ALL

Every person has the right to a job at a living wage.

—United Methodist Social Principles, *Book of Resolutions*, 2016, ¶163.C

Consider supporting a family of four on the federal minimum wage of \$7.25 per hour. (Or maybe you already know from experience how challenging this is.) That is only \$15,080 per year before taxes—a rate that has not been raised since 2009. It costs a family at least \$15.84 per hour to meet the basic needs of housing, food, transportation, health care, child care, taxes, and other items such as clothing and personal care items (\$28,829 per year for a family of four). That’s called the living wage. Those costs are even higher in large urban centers.

The gap between minimum wage and living wage is a women’s issue, an economic justice issue, a racial justice issue, and an immigrant rights issue, because women, people of color, and immigrants make up the majority of low-wage workers. Women are 46 percent of the total workforce, but make up 75 percent of low-wage workers. Women of color are only 16 percent of the total workforce, but make up 37 percent of low-wage workers.¹

Most people who cannot make ends meet are working forty hours a week, or even two jobs, but their wages are too low (or employers may be stealing wages by not paying overtime, altering time slips, etc.)² Employers are not required to pay the minimum wage to tipped workers, some disabled workers, youth, and some farm-workers. This affects the next generation as no wealth can be created to pass on.

Take Action Together:

United Methodist Women is mobilizing with allies at state and municipal levels to pass legislation that advances a living wage for all. We invite you to get involved through your United Methodist Women unit and local church.

- Get prepared, find allies, and then, working together, take action to make change!
- Find out the minimum wage and living wage in your county. Check the MIT Living Wage Calculator: <http://livingwage.mit.edu>.
- Gather a group of interested members from your unit. Use this *What About Our Money? A Faith Response* study as an introduction to the biblical and theological call for Christian social engagement around the economy (see particularly Chapter 1).
- Contact district and conference United Methodist Women presidents and/or social action coordinators to see how they are involved. Consider organizing a conference United Methodist Women legislative event on living wages.
- Lead the United Methodist Women/United for a Fair Economy workshop in your unit/congregation as a follow-up to this study: “Overworked and Undervalued: Women, Race, and the Economy,” www.unitedmethodistwomen.org/what-we-do/service-and-advocacy/mission-focus-issues/economic-inequality/gendereconomycharts.pdf.

- Learn which groups in your county and state are working to advance a living wage for all. Invite them to meet with you. Organize a forum to learn about their work. Explore alliances to support their campaigns.
- Explore the Economic Inequality pages of the United Methodist Women website (www.unitedmethodistwomen.org/economic-inequality) and contact United Methodist Women national office staff (Carol Barton, cbarton@unitedmethodistwomen.org) for resources and organizing ideas.

Endnotes

1. “Overworked and Undervalued: Women, Race, and Economy,” United for a Fair Economy workshop on United Methodist Women website, www.unitedmethodistwomen.org/what-we-do/service-and-advocacy/mission-focus-issues/economic-inequality/gendereconomycharts.pdf.
2. For more information, see www.iwj.org/issues.

SESSION 4: SMALL GROUP ASSIGNMENT: NEEDS AND OPPORTUNITIES

Group 1: Taxes and Their Community-Building Role—Savings and Banking

Tasks:

1. Review and discuss ways the author or group members suggest to become involved in helping to create well-being for all of God's people and creation.
2. Prepare to share two or three highlights from the discussion with the whole group.

Process:

1. Work individually in silence. Take the opportunity to review the sections from Chapter 6 listed below, to reflect, and to respond. Underline, highlight, or make notes in your study book or on your worksheets about ideas that you'd like to explore individually or with the group.
 - The Community-Building Role of Taxes
 - Savings and Banking
2. In your group use questions such as the following to start a discussion about the text:
 - Which of these ideas excited you? Why?
 - What questions or concerns do these sections raise?
 - What experiences have you had with these suggestions?
 - Where do you see possibilities?
 - How might our United Methodist Women organization (local or national) work together on any of these issues?
3. Select two or three ideas that generated excitement to present to the other groups. Designate your spokesperson(s). Groups will only have 3–4 minutes for their report.

SESSION 4: SMALL GROUP ASSIGNMENT: NEEDS AND OPPORTUNITIES

Group 2: Investing for Personal and Community Needs—Wills and Legacies

Tasks:

1. Review and discuss ways the author or group members suggest to become involved in helping to create well-being for all of God's people and creation.
2. Prepare to share two or three highlights from the discussion with the whole group.

Process:

1. Work individually in silence. Take the opportunity to review the sections from Chapter 6 listed below, to reflect, and to respond. Underline, highlight, or make notes in your study book or on your worksheets about ideas that you'd like to explore individually or with the group.
 - Intentional Investing and Community Investing
 - Wills and Legacies
2. In your group use questions such as the following to start a discussion about the text:
 - Which of these ideas excited you? Why?
 - What questions or concerns do these sections raise?
 - What experiences have you had with these suggestions?
 - Where do you see possibilities?
 - How might our United Methodist Women organization (local or national) work together on any of these issues?
3. Select two or three ideas that generated excitement to present to the other groups. Designate your spokesperson(s). Groups will only have 3–4 minutes for their report.

SESSION 4: SMALL GROUP ASSIGNMENT: NEEDS AND OPPORTUNITIES

Group 3: Giving: Stewardship of What Is Ultimately God's— The Spirit of Service and Advocacy

Tasks:

1. Review and discuss ways the author or group members suggest to become involved in helping to create well-being for all of God's people and creation.
2. Prepare to share two or three highlights from the discussion with the whole group.

Process:

1. Work individually in silence. Take the opportunity to review the sections from Chapter 5 listed below, to reflect, and to respond. Underline, highlight, or make notes in your study book or on your worksheets about ideas that you'd like to explore individually or with the group.
 - Giving: Stewardship of What Is Ultimately God's (the opening section of Chapter 5 up to the first subtitle)
 - The Spirit of Service and Advocacy
 - United Methodist Women Engages in Service and Advocacy (including the paragraph about contributing to the United Methodist Women Legacy Fund at www.unitedmethodistwomen.org/legacy)
2. In your group use questions such as the following to start a discussion about the text:
 - Which of these ideas excited you? Why?
 - What questions or concerns do these sections raise?
 - What experiences have you had with these suggestions?
 - Where do you see possibilities?
 - How might our United Methodist Women organization (local or national) work together on any of these issues?
3. Select two or three ideas that generated excitement to present to the other groups. Designate your spokesperson(s). Groups will only have 3–4 minutes for their report.

SESSION 4: SMALL GROUP ASSIGNMENT: NEEDS AND OPPORTUNITIES

Group 4: Giving, Wesley Style—United Methodist Women Engages in Service and Advocacy

Tasks:

1. Review and discuss ways the author or group members suggested to become involved in helping to create well-being for all of God's people and creation.
2. Prepare to share two or three highlights from the discussion with the whole group.

Process:

1. Work individually in silence. Take the opportunity to review the sections from Chapter 5 listed below, to reflect, and to respond. Underline, highlight, or make notes in your study book or on your worksheets about ideas that you'd like to explore individually or with the group.
 - Giving, Wesley-Style
 - United Methodist Women Engages in Service and Advocacy
2. In your group use questions such as the following to start a discussion about the text:
 - Which of these ideas excited you? Why?
 - What questions or concerns do these sections raise?
 - What experiences have you had with these suggestions?
 - Where do you see possibilities?
 - How might our United Methodist Women organization (local or national) work together on any of these issues?
3. Select two or three ideas that generated excitement to present to the other groups. Designate your spokesperson(s). Groups will only have 3–4 minutes for their report.

SESSION 4: ART POSSIBILITIES

Goal:

To create an artistic poster using words and/or phrases from the study that are meaningful to you. (Or use your smartphone to create a wordle inspired by the one that appears in the section titled “Which Is Our Text” in Chapter 3 of the study book.)

Possibilities:

- Focus on one word or phrase (see the list of suggestions below). Write the word in large letters (perhaps even “bubble letters”) and decorate around it and/or in it.
- Choose several or many words and phrases and fill the poster with them, using artistic techniques of your choice, such as:
 - Providing emphasis with color or size
 - Varying your lettering styles (script and block)
 - Write the words using “bubble letters” to create a coloring page for later
 - Turning the poster to write sideways or upside-down
 - Including negative words (perhaps in a dark color or visibly “overcome” by positive words)

References:

Look to the worship center items, to the various posted images or statements, and to your notes for words and phrases. You may also draw from this list for starters:

Money, Faith, God Provides, Manna,
Daily Bread, Enough, Mammon, Kin-dom,
God’s Beloved Community, God’s Economy,
Sabbath, Jubilee, Justice, Inequality, Systems,
Systemic Injustice, The Water We Live In,
Scarcity, Sufficiency, Security, Simplicity, Sustainability,
Need or Want, Consumption, Affluenza, Well-Being,
Stewardship, Giving, 10 percent, 90 percent, Generosity,
“Gain all you can. Save all you can. Give all you can,”
You can!, You are enough!, Service, Advocacy, Together,
Intentional, Community Investing, Planning, Legacy,
Connecting Money and Faith, United Methodist Women



ABOUT THE AUTHOR

A lifelong United Methodist, **Crys Zinkiewicz** worked for more than thirty years at The United Methodist Publishing House as an editor and product developer. After retiring, Crys served for four years on the editorial board of United Methodist Women, helping choose and shape the mission study resources of United Methodist Women. Crys has continued her editorial work doing various projects for the General Board of Discipleship, United Methodist Communications, the YMCA, Chalice Press's InsideOut Camping Curriculum, and Vanderbilt Law School.

Crys's most fun project has been collaborating with a horse, Hershey, to write his stories about Saddle Up!, a therapeutic riding center for children with disabilities. As an eight-year volunteer for the organization, Crys (with Hershey's help) created the book *Hershey, Here! at Saddle Up!* to raise awareness of programs that use horses like Hershey to help people (children with disabilities, at-risk teens, wounded warriors, older adults) and also to raise funds for Saddle Up! (Check out www.hersheyhere.org.) And yes, Hershey is a real horse—and he loves peppermints!

Crys and her husband of fifty-one years live in Nashville, Tennessee, near their daughter, son-in-law, and grandson.