AFTER THE RIOTS

HEALING OUR URBAN WOUNDS

The Environment: Global Warning
In Colombia: Kingdom Economics
The Los Angeles riots awakened all of us to deep-rooted problems in cities nationwide. Some say the church is in the best position to help provide solutions.

Daniel and Patricia Villalpando and their 5-year-old twin girls, Stephanie and Joanna, were returning home from church. As they turned a corner, "it looked like the whole street was in flames," Daniel Villalpando recalls. "People were hitting the windows with bats and sticks. Traffic was going in every direction. People were trying to get away. We were surrounded by fires. We could feel the heat and the children were crying."

With measured words, Daniel relives the horror of that April 29 evening when thousands of people turned the Los Angeles streets into an orgy of looting, burning, and murder. Triggering the violence was the announcement that a jury had acquitted four city police officers of the beating of motorist Rodney King.

By the time order was restored, an estimated 45 people died in the mayhem. Property damage estimates topped $800 million with Korean, African-American, Caucasian, and Hispanic businesses all affected. In an area where unemployment already nears 40 percent, the rioting caused a loss of 5,000 jobs.
FIGHTING BACK WITH AID

Even before the fires stopped smoldering, churches nationwide responded with a spontaneous outpouring of aid. World Vision pledged $100,000 for immediate assistance and shipped food, clothes, and baby supplies to area churches. World Vision of Korea gave $50,000 to provide a recovery fund for small business owners hurt by the riots. This fund will help increase job placement and training assistance, to provide professional counseling for traumatized victims, and acquire and deliver more than 30,000 Christian publications, in English and Spanish, to churches in the riot zone.

Large churches like the predominantly Korean Young Nak Presbyterian congregation and Church on the Way, based in Van Nuys, Calif., contributed hundreds of thousands of dollars in aid. “The members’ response was awesome,” recalls Jack Hayford, Church on the Way senior pastor.

An army of students, housewives, executives, and celebrities helped distribute aid and clean up littered streets. Tiffany Bixby, a fifth grader from the Church of the Nazarene. She voiced the concern of many: “I saw the news and this one man who had lost his business, and he was crying and screaming because he didn’t have anything left. I have so much and he didn’t have anything. So I came down here to help.”

A few days after the riots, the Villalpandos went to a World Vision-assisted food distribution at the Sunago Christian Fellowship in Compton, one of the cities hardest hit by the riots. They ate hamburgers prepared by volunteers, and expressed fear that it would be months before Daniel found more work as an electrician. “All we can do is try to help repair our community,” Daniel Villalpando says.

The church response was not lost upon many. “The church definitely rose to the occasion to meet immediate needs,” says Kenneth Ulmer, pastor of the Faithful Central Missionary Baptist Church. Ulmer’s church also responded to the riots one Sunday afternoon as members prepared more than 400 dinners for National Guard and federal troops stationed at the high school where the church meets. “I sent our members home that afternoon and told them to cook their Sunday best so we could feed the troops,” recalls Ulmer. “As we served food and gave a word of thanks, many of the soldiers wept.”

THE ROOTS OF RAGE

But now the Spirit-inspired deeds of April and May are old news. The 18-wheelers filled with aid no longer rumble through town. The rubble of thousands of businesses—the dreams of Hispanic, Korean, and African-American entrepreneurs—has been hauled off to landfills. Many volunteers have returned to the suburbs.

While much of the country is still asking “what happened?” Christian leaders say the United States has received a wake-up call to save its cities before the Los Angeles riots become common fare. Some experts in Los Angeles and nationwide say the solutions are complex, yet the church is best positioned to meet the physical, emotional, and spiritual needs of hurting people. The long-term solutions, they add, must come from churches of all sizes, economic classes, and ethnic groups representing urban, suburban, and rural congregations.

Lingering racism and the despair of continued poverty are major obstacles to inner-city ministry. “We need to call

Forty years ago, as war ravaged the Korean landscape, missionary Bob Pierce started World Vision. The organization immediately became an important avenue for Americans desiring to share the love of Christ with Korea’s traumatized and hurting people.

Today that love has come full circle. Even before the fires had stopped smoldering in Los Angeles, World Vision Korea announced a $50,000 gift to help victims of the worst riots in U. S. history. “It is a privilege to give something back to a country that has helped us so much over the years,” says World Vision Korea Executive Director Yoon-Gu Lee.

World Vision provided funds to help orphans and other war victims in Korea. Later World Vision hosted pastors conferences that laid the foundation for the massive evangelism explosion Korea has experienced since the end of its civil war in the early 1950s.

The $50,000 gift from World Vision Korea will provide a recovery fund for small business owners hurt by the riots, professional counseling for traumatized victims, and increase job placement and training assistance. The gift will also help to acquire more than 30,000 English and Spanish publications and deliver them to churches in the riot zone. Blacks, Hispanics, and Korean-American victims will receive equal shares of the assistance.

“The gift from Korea has generated tremendous excitement here—real joy—because it is confirmation of our mission,” says World Vision U.S. President Bob Seiple. “Now our continuing compassion for the poor of Korea has come full circle. Former receivers have become donors just in time to help donors who now are in need themselves.”

World Vision Korea was supported by World Vision’s international partnership until October 1991 when the Korea office became self-sufficient. Since then it has contributed thousands of dollars to World Vision relief and development efforts in Ethiopia, Bangladesh, Cambodia, Laos, the Philippines, Thailand, Vietnam, Brazil, and the United States.

Inner-city residents nationwide unleashed rage, exploding after years of racism, poverty, and oppression. Thousands of church volunteers like Christopher Yeo, 10, responded to riot victims’ immediate relief needs.
our people to face the racism that still exists in our country," says Lloyd Ogilvie, senior pastor of the Hollywood Presbyterian church. Charles Blake, senior pastor of the West Angeles Church of God in Christ, notes, "Millions of people live in poverty and there are political and economic systems that perpetuate the poverty. This is unacceptable. Until the riots, these people of the underclass were invisible. They became visible in the midst of the rioting and looting." Ulmer says, "We decry the event, but let's investigate the root causes. Giving food is a Band-Aid; it doesn't deal with the cancer."

Hayford says today's racism is more subtle than the deliberate rejection that marked racism in the past. "This is a blindness—an unrecognized insensitivity to [other's] inner sense of pain and turmoil."

In Atlanta, riots also broke out. Bob Lupton, founder of the Atlanta-based Family Consultation Services, says black Christians told him several years ago that inner-city frustrations had reached a breaking point. "There is a general assumption in the white church that we took care of our racism problem years ago," says Lupton, who is white. "Our suburban churches invite in a black choir, or host a few black students, and we give money to an inner-city ministry. So we don't see ourselves as racist. But this [arms-length] attitude is in itself a subtle form of racism."

RECONCILIATION AND RACE

In Los Angeles, a first step toward reconciliation occurred a few days after the riots at a meeting of the "Love L.A." coalition, founded three years ago by pastors Hayford and Ogilvie. The group of about 1,000 area pastors meets three times yearly to pray for the city and for their individual ministries. In an emotional three-and-a-half hour repentance service, leaders representing all ethnic groups pledged themselves to reconciliation and long-term cooperation among their churches.

On a smaller scale, Fred Stoesz, minister of the Celebration church near downtown Los Angeles, phoned Pastor Lee of the Korean Presbyterian Church the Sunday after the riots and asked if the two congregations could meet that day. "He was very open to the idea," Stoesz recalls. "So we met and our members mingled and talked. I know it may seem like token reconciliation, but for some it was the first time they looked in the face of a brother or sister of another ethnic group and said, 'God bless you.'"

DEVELOPMENT, NOT DEPENDENCE

Beyond the need for reconciliation, churches and Christian groups can put the gospel in action by helping people overcome economic and social obstacles. The most urgent needs are jobs, parental support for education, better health care, and improved housing. The Chicago-based Christian Community Development Association also adds that churches need to work toward a reversal of "a decline in moral and spiritual values."

The job search is an unending circle of frustration for often under-educated or unskilled inner-city youths. Joining a gang, with its emphasis on "family" and the lure of getting rich through drug dealing, is a temptation thousands of young men can't turn down.

In a number of U.S. cities, World Impact, Victory Outreach, World Vision and other groups operate successful job training and placement programs. In Los Angeles, for instance, World Vision's employment initiative reports that 75 percent of the people it places stay in their jobs 90 days or longer.

World Impact's Keith Phillips says
John Perkins is a noted author, a leader in the evangelical community, and a World Vision board member. He has been outspoken in his call for reconciliation and has opposed the way many organizations are attempting to help the urban poor in the aftermath of the L.A. riots. Some of his comments follow:

"We hold these truths to be self-evident, that all men are created equal," John Perkins says. "That has not been addressed. That is what we need to talk about.

In his ministry at Harambee Christian Family Center in Pasadena, Calif. and now at Urban Family magazine, Perkins has stressed reconciliation as the central theme of the gospel.

"Reconciliation is timeless, it's the mission of the gospel," Perkins says. "But white people don't believe that justice was God's motivation for redemption. It's very easy for whites to be Christians and run a system of inequality. White Christians have developed a theology of homogeneity."

On the other hand, Perkins says, victims of discrimination must want reconciliation also. "We wanted reconciliation in the 60s. The NAACP wanted integration. But this group of young [black] folks doesn't want integration. They want more materialism and more dope."

"To bring the black underclass back into mainstream society, Perkins says, they must be economically enfranchised. His dream is to form community corporations, through which welfare mothers, school children, and others in the community could purchase shares in local businesses.

"It would become a teaching element, to show children how the system works. If 10 gang members own shares in a local company, they are going to make sure that 100 other gang members will not burn it down," Perkins says.

"White people's mentality is that 'These people want all the goodies we've got, so we'll give them some more.' It's an extension of the colonial mind in terms of continuous control. But that's just further destroying people, it doesn't affirm their dignity."

If the undereducated inner-city poor are not empowered to improve their lives, Perkins predicts, California and then the rest of the country will face social problems similar to those in the developing world. The wealthy will jealously guard their possessions and education and the masses of African-Americans and Hispanics will form a huge, increasingly impoverished majority.

What can Christians do to avoid that scenario? "Individuals need to come together, pray, and repent," Perkins says. "Join with the ethnic leadership and get to know what the problems are. The sad thing is that Christians do too many things individually that don't really help."

By Karen Klein, a freelance writer in Monrovia, Calif.
These zones are devoted to housing and business rebuilding. A variety of counseling and other services are also provided.

In Chicago and elsewhere, flexible housing programs are succeeding. Some encourage apartment dwellers to organize and manage their own complexes. In Atlanta, meanwhile, Family Consultation Services helps local residents develop community-owned housing, including low-cost and single-family housing. Atlanta-area churches are encouraging their members to move back into the inner city, sometimes by providing participating members with cash grants to assist with escrow closing costs or relocation expenses. "We are challenging Christians to become missionaries to the city with their biggest single investment— their homes," says Lupton. "We've noticed when people move back into the city, small retail businesses are created, then larger businesses move back in. If there is hope for America's cities, it is in this type of mission activity."

Hope is the watchword for most Christians trying to improve life in U.S. cities. "Christians need to bring hope—not hope deferred, but legitimate hope built on a strong foundation," Seiple says.

Pastors like Hayford are optimistic the church can slowly turn around America's cities. "I think there is a mammoth shake down taking place in the invisible world," he says. "God has not forsaken Los Angeles, or the inner cities of America. Rather he lifted his hand of protection for a moment so unbelievers could see the futility of life without Christ, while Christians could see what we need to deal with now if we are to redeem mankind."®

Ken Waters, a free-lance writer and Pepperdine University journalism professor, lives in Newbury Park, Calif.

Many, like Tiffany Bixby (right), and other volunteers who helped distribute aid to riot victims have returned to the suburbs. But long-term solutions to inner-city turmoil require ongoing outreach from churches of all economic classes and ethnic groups.

ATTENTION: Leaders and Teachers

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World Vision's production costs covered by a special grant.
From a distance, they look like a line of black ants winding farther than the eye can see through the African thorn bush wilderness. They are some of the more than 12,000 “lost boys” who fled their homes in southern Sudan about four years ago to escape war and famine.

In Sudan: ‘Lost Boys’ on the Run

REPORTED AND PHOTOGRAPHED BY JACOB AKOL
WRITTEN BY TAMERA MARKO

WORLD VISION / AUGUST-SEPTEMBER 1992
These boys, between 7 and 8 years old, have trekked barefoot more than 1,000 miles across arid, dusty terrain through three countries searching for food and shelter.

The marches have cut deep gashes in their feet, spawned painful ulcers in their skeletal legs, and left many confused about where they belong. The Sudanese government has accused the rebel Sudan's People Liberation Army of recruiting and training the boys for their army.

At least three times the boys have tried to settle. They divide among themselves the responsibilities of foraging for food, cooking, attending school, and guarding possessions. But with news of another potential attack, they place sacks of belongings on their heads and march back into the bush in search of refuge.

The SPLA, the United Nations, and international relief agencies including World Vision have been providing the boys with food, water, blankets, and medical support. Increasing military tensions, however, have severely hampered these efforts.

Politics aside, thousands of children remain starving and exhausted, marching feet their only defense against the civil war ravaging their homeland. As long as the war continues, this is the long, hard road these children are forced to travel.

MARCH
"The Lord God placed the man in the Garden of Eden as its gardener, to tend and care for it."

Gen. 2:15 (Living Bible)
Carbon dioxide. The greenhouse effect. Holes in the ozone layer.

If scientists are right, the earth's temperature is rising because of an accumulation of "greenhouse gases" in the upper atmosphere.

Global climate change. Rising sea levels. Social and political upheaval.

These catchwords conjure up images of a Twilight Zone-world of 130-degree summers, persistent drought, and overflowing seas. And it may not be a far-out picture. In a greenhouse world, even slight changes in rainfall could dramatically affect food production and water supplies in some areas; and rising seas may wipe out portions of low-lying countries like Bangladesh.

If no action is taken soon, the consequences of this bleak picture will certainly affect everyone living on earth, but it will, as usual, most affect the poor. And as greenhouse gases collect in the upper atmosphere and foul up the earth's natural cooling system, trapping us all in a global hothouse, how will we respond?

Are we turning up the heat?

Over the past century, the average global temperature has risen about half a degree Celsius. Whether that change is the beginning of a warming trend or just natural fluctuation in global climate is seriously debated.

Most scientists agree, however, that a continued pumping of carbon dioxide and other greenhouse gases into the atmosphere will thicken the blanket of gases that has accumulated over the earth, letting sunlight in but trapping the resulting heat. These gases come primarily from burning fossil fuels like gasoline, oil, and coal, and from the destruction of the rain forests. Since the Industrial Revolution, atmospheric concentrations of carbon dioxide alone have increased by about 25 percent.

"Never before has the amount of carbon dioxide been changing at this rate," says Moustafa T. Chahine, chief scientist at the Jet Propulsion Laboratory in Pasadena, Calif. He and other scientists worldwide are using computer models to study how fast the greenhouse gases will accumulate and exactly how they will affect the earth's climate.

Some of those models show that the earth's temperature could rise between 1 degree and 5 degrees Celsius within the next century if greenhouse gases continue to spew into our air unchecked. If the temperature rises 4 degrees Celsius, for example, the earth would be warmer than at any time in the known past.

"Social and economic patterns are based more or less on a standard climate," Chahine says. Changing that climate could throw whole societies into chaos. And if the earth warms up quickly, there will be little time to adapt.

We'll all burn together

Scientific computer models show that a warming trend would melt the polar ice caps, causing sea levels to rise. They also show that current rainfall patterns could shift, possibly causing conflicts over water resources. Hotter, drier summers would be common in the mid-continental regions, such as America's breadbasket and the central part of southern Siberia, thereby reducing crop yields.

"The largest changes will be in the middle of continents: in Kansas, in Central Africa, and in the central plains in Asia, which extend from China all the way to India," Chahine says. "These are the places where the human race evolved and where agriculture began.

Country Comparisons

CO2: Holding In the Heat

Scientists believe excessive carbon dioxide emissions are trapping the Earth's heat like a blanket. Atmospheric levels of CO2 continue to climb despite fears of what higher temperatures could do to the planet. Here are the biggest and smallest annual producers, in metric tons:
way to Turkey,” explains Chahine. A warmer world would probably suffer a rise in heat-related deaths. Rising oceans could wipe out low-lying cities worldwide, including Miami, Bangkok, New Orleans, Taipei, Venice, and Calcutta. In fact, as many as one billion people, or 20 percent of the world’s population, live on lands likely to be deluged by rising waters.

The Third World, which contributes very little to the greenhouse effect because its residents are not wealthy enough to burn large amounts of fossil fuel, will suffer most. Rising seas, for example, are likely to severely affect low-lying developing countries like Egypt and Bangladesh, where the huge delta regions are densely populated and extremely food-productive.

According to a study at the Woods Hole Oceanographic Institution, the lives and livelihood of 46 million people would be threatened in those two countries alone. They wouldn’t be able to build levees and dikes on a large enough scale to prevent disaster.

“As Christians, we’ve got to realize that somebody’s going to get hurt because of our insistence on a materialistic lifestyle. And it’s going to fall on the poorest of the poor, like these things always do,” says Dr. Edwin Squiers, director of the environmental science program at Taylor University in Indiana.

**What You Can Do**

In the 1970s, Francis Schaeffer asked, “How Should We Then Live?”

The same question applies today as we search for solutions to global warming and other ecological problems. Here are a few suggestions:

**POLICY:**
- Since energy use makes up the bulk of the problem, Western governments should invest in alternative energy. Solar, wind, battery power (electric), hydrogen, and fuel cell technology are promising sources of clean energy. Nuclear power should also be considered. It does not give off carbon dioxide, the number one “greenhouse” gas.
- The United States and other Western countries should send advisors to help developing nations use energy more efficiently. By burning less coal and oil and more natural gas, less carbon dioxide is produced.
- Many developed nations have suggested imposing a tax on carbon dioxide emissions as a “dissuasive” to burn fossil fuels. A slightly different solution is to set up worldwide quotas on greenhouse gas emissions or, at least, maintain 1990 levels. A market-based trading system on emissions could be established. This could persuade Brazil to stop burning its rainforest and release the carbon dioxide the dump emits.
- Plant trees. They take in carbon dioxide and release oxygen. Also, fight plans to cut down trees.
- Ask your utility company to perform a weather-stripping. In the winter with insulation, window caulking, and weather-stripping. In the summer, buy a swamp cooler or a fan instead of an air conditioner.
- Buy more fuel-efficient cars (one that gets more than 35 miles per gallon) when replacing your car.
- Advocacy helps. Remind political candidates about your concern about the environment. Urge your representatives in Washington to support higher fuel-economy standards for automobiles and tax breaks for passive solar heating systems. Discuss these issues with your friends in Bible study, church, and Sunday school groups.

**PAY OR DELAY?**

Scientists, however, are still debating these global warming scenarios, and many international political and business leaders are demanding more proof before they take costly action to stem the potential problems.

But others, like Chahine, warn that although the threat may seem remote or the data scarce, it would be dangerous to postpone action. “In 100 years, society might look back and say, ‘By golly, they were right.’ By then, it may be too late,” Chahine says.

**PERSONAL**
- Recycling saves energy. Making new glass bottles from old ones takes less energy than starting from raw materials. Also, the less garbage you send to a landfill, the less methane (a greenhouse gas) the dump emits.
- Plant trees. They take in carbon dioxide and release oxygen. Also, fight plans to cut down trees.
- Ask your utility company to perform a home energy audit. Then implement the suggestions. Decrease fuel use in the winter with insulation, window caulking, and weather-stripping. In the summer, buy a swamp cooler or a fan instead of an air conditioner.
- Buy more fuel-efficient cars (one that gets more than 35 miles per gallon) when replacing your car.
- Advocacy helps. Remind political candidates about your concern about the environment. Urge your representatives in Washington to support higher fuel-economy standards for automobiles and tax breaks for passive solar heating systems. Discuss these issues with your friends in Bible study, church, and Sunday school groups.
Scientists predict that global warming will cause the heaviest price on poor people in the developing world. One study indicates that hotter temperatures and rising seas could threaten the lives and livelihood of 46 million people in Egypt and Bangladesh alone. Pre-emptive action against global warming is likened to national security or personal life insurance. Squiers suggests that preparing for large-scale environmental disaster is in the best national interest, but it will be hard to convince people to spend money on the possibility of global warming. The environmental problem is a combination of excessive wealth for a minority and terrible destitution for the majority of the world’s people, according to Shridath Ramphal, vice president of the United Nations General Assembly and former attorney general of Guyana. Ramphal was a key organizer of the June Earth Summit held in Rio de Janeiro, Brazil.

If warming trends continue, future missionary budgets may be consumed with food purchases to relieve endless droughts in Third World countries. And life-threatening environmental problems may overshadow the gospel. Some Christians, however, are refusing to abdicate their God-given role as Earth’s stewards. Although the church has not traditionally taken the lead in the environmental movement, a few Christians have begun urging us to combat global ecological problems, and to care for God’s creation.

Some Christians, however, are refusing to abdicate their God-given role as Earth’s stewards. Although the church has not traditionally taken the lead in the environmental movement, a few Christians have begun urging us to combat global ecological problems, and to care for God’s creation.

“Scripture is very clear about the meaning of the earth,” says Dean Ohlman, founder of the Christian Nature Federation. “But I see a growing isolation of Christians from the natural world. Shut up in their homes, cars, and businesses, there’s a lack of intimacy with one of the revelations of God—his creation. What is needed is a revival of the true Christian interpretation of the natural world, with its emphasis on stewardship and its allegiance to the Creator.”

People who call themselves “world Christians,” Ohlman says, should understand spiritual needs and global environmental concerns—and change their lifestyles in response. “It seems logical that a world Christian should be fully aware of the environmental problems creating physical hardship for the same people who are in spiritual bondage.”

Scaling back our ultramaterialistic lifestyles does not have to be painful if we look at it in the proper perspective, Ohlman says. “We have to recognize that we are to be stewards. It’s silly to pour things into the air we can’t breathe and pour things into the water we can’t drink and then say, ‘Until it is proven to me 100 percent that it’s killing me, I won’t change my lifestyle.’”

Ohlman firmly believes in living more simply. “The earth began to die when we left the garden. That process accelerated greatly when we left the farm,” he says. “By living more simply, returning to an intimacy with the created world, we’ll find ourselves far more fulfilled and happier—as families and as Christians.”

Karen E. Klein is a free-lance writer and Stephen Scauzillo writes for the San Gabriel Valley Daily Tribune. They are married and live in Monrovia, Calif.
In the past few decades several governments and aid organizations have made teaching women to read a priority. In December 1990, the U.N. General Assembly urged member states to eliminate systems that bar females from school and to accelerate women's participation in literacy programs.

Last April, 250 representatives of governments, non-government organizations, and educational institutions worldwide attended the UNICEF-sponsored "Education For All Girls—A Human Right, A Social Gain." They designed and promoted strategies to educate and train females where such efforts have been especially difficult. Several humanitarian aid agencies, including World Vision, sponsor literacy programs.

Literacy, which opens the doors to schools and employers, has helped women improve their health, nutrition, and income. And as literate child-bearers, homemakers, and wage earners, women share these benefits with their families and communities.

BACKGROUND:

Viewed primarily as homemakers and child-bearers, the developing world's women have often been denied education. Cultural taboos and expensive education costs also hamper women's educational opportunities.

Women represent two-thirds of the world's more than 900 million illiterates. If a woman can't read or write, she can't attend high school or college. Without advanced education, her job opportunities are limited to unskilled, usually manual and low-paid labor. She can't read a medication warning label. She can't read a political ballot. She can't read a newspaper or a Bible, or sign a lease. And she can't teach her children to read or write.

Because they have been taught to read, many female children, such as this girl in Mexico, can receive advanced education which will increase job opportunities.
OF THE DEVELOPING WORLD

Kri Shna Verma (blue), part of a World Vision-sponsored project, teaches women to read in the village of Jamnia, India. These literacy classes enable women to improve their health, nutrition, and income.

Reading opens a world of knowledge to this girl in Thailand. World Vision funds more than 660 literacy programs for men and women worldwide.
MR. GLOBE’S WILD RIDE

Children can now close their eyes, turn up the volume, and travel the world thanks to a musical-adventure cassette called “A World of Praise.” Characters Mr. Globe and his young friend Jeffrey narrate their visits to 10 countries, including Russia, China, Indonesia, Mexico, and Pakistan where they listen to children sing a Christian praise song in their native language and English. Mr. Globe also explains a little about the religious culture of each country.

The free cassettes are produced by the Far East Broadcasting Company, a mission agency that airs gospel radio programs in 141 languages. To order, contact Far East Broadcasting Company, Box 1, La Mirada, CA 90637.

CITY BEAT FOR THE STREET

Whoever stuffs the most items into a sheet and carries the bundle 50 feet wins. Called “Hobo,” this game is one of more than 200 urban-youth-ministry activities suggested in Nelson E. Copeland Jr.’s Great Games for City Kids. Developed and tested in Philadelphia, the games incorporate the religious, educational, and cultural backgrounds of city youths.

Published by Zondervan Publishing House, this book retails for $12.95. To order, contact Youth Specialties, P. O. Box 4406 Spartanburg, SC 29306; (800) 776-8008 or your local Christian bookstore.

PEER PRESSURE

At the 1990 United Nations World Summit for Children, world leaders signed a declaration and plan of action for the survival, protection, and development of children worldwide. The Keeping the Promise campaign urges people of all faiths to ensure those goals are fulfilled.

Keeping the Promise activities nationwide will occur in schools Oct. 12-16 and (in conjunction with the Children’s Defense Fund’s National Observance of Children’s Sabbaths) in places of worship Oct. 18. For $3.00 each, participants can order school and worship materials containing information about the Summit, lesson plans, and activities.

To order materials, contact Keeping the Promise, 236 Massachusetts Ave. NE, Suite 300, Dept. W, Wash. D.C. 20002.
A PENNY FOR YOUR POOR

"That man is cold, Daddy," said a 3-year-old girl to her father as they walked along a New York street. "Let's take him home." The child's father, Theodore Faro Gross, playwright and children's author, explained it would not be practical to bring home the homeless man they saw leaning against a lamppost.

But later his thoughts turned to a jar of pennies in his apartment. He collected pennies from his neighbors and sent a check for the almost $2,000 raised to the Coalition for the Homeless. Soon after that, Gross formed Common Cents. The project now includes 300 volunteers who collected more than $103,000 last year. Common Cents-funded projects provide meals, rental subsidies, temporary shelter, and summer camps for the homeless.

"You have not lived today until you have done something for someone who can never repay you."
— John Bunyan

CHUCK BOOHER
Home: Azusa, California
Ministry: Youth Pastor
Profile: Contagiously crazy; fun-loving and gregarious; a deep desire to see teens grow in Christ
Latest Accomplishment: Turning young people on to faith in action.

"The 30 Hour Famine helped my kids understand why we're a church. As they began to have an outward focus on those who are less fortunate, they also began to see the need to take the gospel to their friends and schools. It became a partnership that from this moment on we're going to do something more real, more vital."

His Advice: "The 30 Hour Famine will broaden your teens' horizons to see needs beyond themselves. They'll see that they can make a difference."

BROADEN THEIR HORIZONS

Join thousands of people across North America on February 19 & 20, 1993

Go without food for 30 hours and feel what millions of children worldwide experience every day. Through World Vision's 30 Hour Famine, your youth group, school or individuals can learn about the causes of world hunger and Christ's compassion for the poor, while raising money to fight the problem. World Vision supplies plenty of materials and ideas to make the 30 hours fun and eye-opening.

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YOUR YOUTH GROUP WILL NEVER BE THE SAME!
One of Alex Valenzuela’s employees welds a Christmas decoration. Loan proceeds enabled Valenzuela to purchase an automated glass cutter which greatly improved his ornament factory’s production.
One morning late last year, Lupe Hernandez was making tortillas at her small pastry stand in downtown Bogotá, Colombia, when three men approached her. She knew one of them: Enrique, the local loan shark. The other two she had never seen before, but the machetes in their belts made it clear what they had come for.

After settling her account with Enrique—including the 80 percent interest that, in just four weeks, had nearly doubled what she had borrowed—a disgusted Lupe closed up shop and visited the local bank. It took only two minutes for the loan officer to show her the door. With no collateral and no business license—a sure tip-off that Lupe was part of the informal economy—there would be no loan. With no money for rent on her vending stall or for raw materials to resupply her inventory, Lupe, a single mother of eight, found herself out in the economic cold.

"I am willing to work hard and make my business grow so that I can give my children a better life," Lupe recalls saying at the time. "But I am poor, so nobody believes I can do it. I have no choice but to go to the loan sharks, and they will always own me. I will never be the master of my destiny."

No Economic Pie for the Poor

Lupe’s lament is repeated a billion times over, not only on the streets of the world’s largest cities, where cottage enterprises are little more than hand-to-mouth operations, but across the rural Third World, where countless tenant farmers spill their blood and sweat into soil they can never own. And with the failure of the Soviet socialist economic model, many developing nations are looking increasingly to the free enterprise model for future economic growth. Unfortunately, micro-entrepreneurs like Lupe are rarely part of that equation.

According to the International Monetary Fund, the economies of almost all underdeveloped countries have made slight gains—almost 4 percent a year—since 1980. But those gains rarely trickle down to the working middle class or the even harder-working underclass. It is the upper class—that fraction of the population which controls much of the capital—that nets most of the spoils.

"The captains of industry are clearly still at the helm and the working underclass still down in the hold with the oars in their hands. The question is, How can poor enterprisers get their hands legitimately on the rudder and join the ranks of the middle class?" asks a recent World Bank bulletin.

That question daunts politicians and economists alike because laissez faire capitalism, with its focus on individual economic destiny, is no cure for poverty. The United States’ two-century-old experiment with capitalism has grown a large and productive middle class, but it has somehow failed the poor, spawning an underclass to rival many less developed nations. So are we seeing a continuation of the biblical truism that the poor will always be with us, or is the gap between rich and poor widening as a result of economic injustice?

A Kingdom Value Economy

Ruth Martinez, an economist and microenterprise development administrator for World Vision Colombia, has seen too many small entrepreneurs like Lupe Hernandez fall needlessly by the economic wayside. "We don't accept the idea of throwing up our hands and saying there's nothing we can do to help the poor," she says. "We believe we have only scratched the surface in finding new solutions to helping people lift themselves out of poverty."

Martinez is part of a growing number of indigenous voices across Latin America, Africa, and Asia calling for new thinking when it comes to economic models. This means neither the total embrace nor the total rejection of any economic system, whether it's the col-
Justice and charity. We values, is motivated by pure greed, and that around by nurtur­ing the greater good of the whole community working are interested in Solidarity Vision's Solidarity Economics team making economic gains.

People who have been oppressed in the past tend to become members expressing an environment in "Free enterprise, devoid of Kingdom values," along with sustainable development through the creation of jobs and new ways of generating income. In other words, to build the kind of community in which individuals are not only invested in their own health and welfare, but in the welfare of the entire community—participating in health, education, and Christian discipleship programs.

In the first year alone, World Vision's Solidarity Economics team helped create more than 300 small-scale businesses in Colombia. Now other countries where World Vision is working are interested in Solidarity Economics.

"Small enterprise development is not revolutionary; but encouraging people to build their businesses for the greater good of the whole community is," says Steve Callison, an American economic development specialist. "Free enterprise, devoid of Kingdom values, is motivated by pure greed, and people who have been oppressed in the past tend to become oppressors themselves when they make economic gains.

"We hope to turn that around by nurturing an environment in which community members express their faith not only by becoming self-reliant but also by showing justice and charity. We want to help people understand that life and family revolve around Kingdom living and not around money."

INFORMAL LOANS

The cornerstone of Solidarity Economics is the Revolving Loan Fund, in which informal credit unions are established by local community leadership in concert with World Vision. Donors from North America or Europe provide the initial capital for each community fund, usually about $10,000. Each RLF then takes on a life of its own, lending capital for worthy business ventures at reasonable interest rates, and channeling funds back into the community over and over as loans are paid back and the capital grows.

In the first year, the loan repayment rate was a remarkable 80 percent, a rate many U.S. credit card companies would envy. And the loan funds are now expected to be self-supporting within three years.

Several characteristics distinguish Solidarity Economics RLFs from other loan funds that have been used in poorer nations for years.

One of the most important, says World Vision loan fund facilitator Luz Carime-Roa, is that all loans are made based on the feasibility of the business venture, not just on the borrower's need. "We do this to ensure the long-term viability of the loan fund to recycle funds continuously in the community," she explains. "But we have an even stronger philosophical reason—to help the people understand the loans are not gifts but truly community money that must be paid back for the benefit of all."

The RLF loan committees also encourage individuals turned down for loans to rethink their business plans, observe others in the community who have received loans, and then reapply. Workshops assist entrepreneurs with product design, pricing, promotion, and supply and demand economics.

Alvaro Alvis, a handicapped bag maker, is now a role model in his barrio on the outskirts of Bogotá. Born without arms in a society with little tolerance for the disabled, Alvis rarely found work to support his wife and two daughters prior to participating in the loan fund. "He had a plan, he knew the realities of his competition, and he had ideas for making sure his business was different from everyone else's," Martinez recalls. "That's the kind of critical thinking we are encouraging among the people in our communities. It's not something we Colombians are taught to do in school—think for ourselves—but it's something we must do if we are going to escape poverty."

The RLF initially loaned Alvis $105 for rolls of plastic used to make shoe bags. Since then, Alvis has paid back the original loan and has been rewarded with a second, larger loan. He has increased his profit margin by half and has doubled the number of his clients.

CREATIVE COLLATERAL

Still, there is the problem of collateral. It's difficult to secure a traditional loan when you live on a squatter plot and don't know where your next meal is coming from. That's where the creative financing of Solidarity Economics comes into play, says Callison.

When individuals don't qualify for loans on their own, the program encourages several of them in similar businesses to form "Solidarity Groups." All members co-sign for each other's loans, and all are responsible
for repayment. If one member defaults, that member is beholden to the group until the debt is repaid. The concept encourages accountability, adds Callison.

"We made approximately 250 loans in Bogotá alone, and dozens more in the rural areas, in our first year of the program," says Carmen Roa. "Many went to Solidarity Groups."

One of those included Lupe Hernandez, and a dozen families who also make and sell tortillas and arepas, small, turnover-like pastries, in Bogotá's indoor market. Loans enabled individuals to buy raw materials, and helped the group purchase a corn grinder.

To get collateral, the grinder was purchased in the name of the RLF, and the group is buying it back from the RLF with loan payments. They were able to cut the production costs in half by grinding their own corn and charging a fee to grind other people's corn. A grinder also meant they could buy in greater volume and turn a profit where there was none before.

"Before the Solidarity Group, I had no hope," says Hernandez. "Now I thank God every day for this opportunity. I am feeding my children and paying my rent. I think my life is turning around." 

Another example of creative collateral involves a rural Solidarity Group of 40 families, many left homeless by the devastating volcano explosion in 1985 that buried the town of Armero. These families set up a community on an abandoned 265-acre ranchero and formed an agricultural cooperative. The RLF "held paper" on the seeds and fertilizer until the group was able to purchase a corn grinder.

After the loan was repaid, the group was interested enough to place orders. The RLF then loaned her money to place a sample of arequipe, a carmelized butterspread he now markets.

Long-term viability is guaranteed in two ways, says Callison. First, "our interest rates are well below those of the professional moneylenders but not so low as to create an impression that the loan is a gift and need not be repaid." Second, in addition to a strict repayment schedule, borrowers must deposit a small percentage of their revenues—usually one percent per month—into savings accounts with the RLFs.

**Can RLFs Work in the Long Run?**

For all the bold theories and first-year success stories, Martinez and Callison say that the long-term results of Solidarity Economics must be measured against two critical standards: the number of jobs created and evidence of active faith in the community. One example already seems to be producing both.

Competing shoemakers Mario Parra and Carlos Sanchez struggled to eke out a living in their Bogotá-area barrio, producing, on good weeks, 10 pairs of shoes each. But the local RLF encouraged them to join forces and then made loans to help them buy raw materials.

Today their business has gone through the roof—they've had to move into a larger shop. They produce some 300 pairs of shoes a month, have 35 different designs, employ four people, and have made down payments on their own apartments—a sure sign they have joined the middle class. But the story doesn't end there.

World Vision introduced a successful Christian shoe broker to Parra and Sanchez, who convinced her they could deliver a quality shoe. She showed their samples to several retailers who were interested enough to place orders. The RLF then loaned her money to place a first order with the shoemakers, and the three entrepreneurs currently do business on a monthly basis.

Now Parra, Sanchez, and their new "sister in Christ," have made the highly unbusinesslike, but very Kingdomlike, commitment to share all profits equally. "In the end, it's not money that matters, but how we follow Christ in doing business and caring for each other along the way," says Sanchez.

Brian Bird is a journalist and screenwriter in Ontario, Calif.
**In Your Spare Time**

You Can Help Save Starving Children

Time is a precious commodity these days. That’s why we’re all so careful about how we spend it.

Why not use some of your spare time for something that counts?

Volunteer to become a World Vision Countertop Partner. It’s a simple but important way you can help hungry people throughout the world.

When you place the countertop displays in your neighborhood stores and restaurants, you’re giving others a chance to give their spare change to make a difference. Each time you collect the money, you are helping to care for hungry children and families.

It’s time well-spent!

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**NEXT TO THE LAST WORD**

The Earth Summit in Rio de Janeiro is history. Despite Washington’s dilution of one treaty and refusal to sign the other, 178 countries did agree on an 800-page document that promotes environmentally friendly development. Our article on global warming (pp. 10-13) is one of an ongoing series dealing with our fragile environment from a position of Christian stewardship.

We give our heartfelt congratulations to Dr. Richard J. Mouw, a member of the magazine’s editorial advisory board, on his recent appointment as the fourth president of Fuller Theological Seminary, Pasadena, California.

We acknowledge with gratitude 10 major awards given WORLDVISION recently by the Evangelical Press Association and the Associated Church Press. This included the top “Award of Excellence” for 1991 from the EPA in the Missionary category. We also took the top ACP feature story award for our cover story “Why is Africa Starving?” (Oct./Nov 91). Other awards were for photography, design, and writing. The magazine has garnered 46 major awards during the past four years, including six magazine-of-the-year awards.

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**FROM**

The 22 Los Angeles pastors in the room had about as much in common as they had differences. They represented the churches that hadn’t fled the city. They were bearers of hope that ministered out of compassion and a life-long commitment to reverse the negative spiral of hopelessness around them. Their hope was in the transforming power of Jesus Christ’s love.

They also had all been to more meetings in the past several days than any one of them could remember. The L.A. riot and the license to violence that it sparked generated the usual mandatory forums. But this was one of the first times that pastors of different races, different colors, different cultures, and different denominations had come to share their personal understanding of Christ’s love.

The message that emerged that day was not knee-jerk. It was neither politicized nor media-induced. It came out of the practical, streetwise teachings of Jesus: To rebuild L.A., there first had to be reconciliation; to be reconciled, they would need to begin with repentance.

A Korean pastor, representing 2,000 burnt-out businesses, asked to be forgiven because the ethnicity of his community obscured his obligation to “neighbor.” A Hispanic pastor lamented, “We are so ashamed. Please forgive us.” A black pastor called for a day of repentance; “not only for my people, but for all people.” Forgiveness and repentance formed the common ground needed to rekindle a motivating hope to go forward.

As a white man living in L.A.’s suburbs, I need to confess that I struggle to understand what it means to be “together.” How can any of us begin to identify with the desperate hopelessness that erupted so spontaneously into violence last April? Why was the world so shocked with the Rodney King verdict—except for those in the heart of L.A., who would have been shocked if it had been anything else? How do we sort through the searing pictures, the rhetoric that seemed to borrow heat from the flames?
of multiple structures, the inevitable finger pointing by desperate leaders made vulnerable by events they could no longer control?

More importantly, could we ever begin to answer those very basic questions of the inner-city child: "Why are mom and dad looting? Why won’t the police come and help that man we’ve been watching on TV the last two hours? Why do the cars pass on the other side of the road? Tell me again what is meant by the jury system of justice?"

Could we begin to understand why incarceration is not feared; why the threat of prison does not deter? “There are no drive-by shootings in jail. Nutritional food is available three times a day. Families aren’t pushed out in the street when the rent is overdue. This roof doesn’t leak. Skills are being taught. I’ve got a job.”

Perhaps what we do have in common, what we do understand, is fear. My suburban community has a quality of life that is as dependable as the automatic sprinkler systems that keep lawns green and flowers blooming. This is not a “gated” community. No need to. Security is assured through massive cultural homogeneity, at least when it comes to comfort zones and protective freedoms.

But on the first night of the riots, my 85-year-old neighbor turned out all the lights in his home, got out a pistol, loaded it, and fearfully determined to save his world from the anarchy around him. Across our country, there is both a figurative and real “lock and load” mentality driven by fear. Armed ethnicity—better armed than ever before—and a fear within all of us with respect to the possible consequences, drives us toward solution.

Fear works better than guilt. Guilt never takes us very far. But if we are ever able to change the systemic issues behind these riots, we will need to find, together, tangible expressions of hope—hope that transcends fear, hope that “does not disappoint.” Let me share three vivid examples of hope.

For me, the power and presence of the inner-city church represent a tangible sign of hope. A church that can call its members to accountability, in many instances demanding that looters within the congregation publicly return stolen goods with a request for forgiveness, is a powerful sign of hope.

Secondly, a letter from a colleague in South Africa, reminding us that black and white brothers and sisters are praying for Los Angeles from their experiential perspective of a love that can transcend racism, becomes a beautiful sign of hope. Very simply, what they have done, we can do!

Finally, a gift from World Vision Korea, from the country where World Vision’s ministry was birthed within the ashes and hopelessness of the early 1950s, a $50,000 gift “to help bring healing” to Los Angeles, sends the strongest message possible: Hope is tangible. Hope is real. The First World and the Third World can come together. Rich and poor each have something to give. Burdens can be shared. Donors do become receivers, as receivers from times past continue the ministry of giving. The lines blur, barriers fall, the ground is indeed common.

A black pastor at our meeting allowed that he was experiencing “unchecked optimism.” He suggested that this could be the church’s finest hour, a defining moment, perhaps a time for redefining the mission of the church. As I listened to this pastor excitedly articulate a holistic gospel, I heard again the words of the apostle Paul:

We exalt in the hope of the glory of God. And not only this, but we also exalt in our tribulations, knowing that tribulation brings about perseverance; and perseverance, a proven character; and proven character, hope; and hope does not disappoint, because the love of God has been poured out within our hearts through the Holy Spirit who was given to us.

Forgiveness and repentance formed the common ground needed to rekindle a motivating hope to go forward together.

Gwen Patrick helps distribute food, clothes, and baby supplies to riot victims at the Sunago Christian Fellowship church where her husband pastors.

AUGUST-SEPTEMBER 1992 / WORLD VISION 23
Your church can perform a modern-day miracle!

A long time ago, Jesus fed thousands using just a few loaves of bread and a couple fish. With food from one boy, He met the needs of an enormous crowd.

Today, with 40,000 children dying every day of hunger, we need another miracle. Our churches can be the place where miracles begin.

Last year, more than 2,000 churches like yours used these loaves and raised over $600,000 to feed hungry children. That money helped thousands of families survive. It helped to change their future.

Through participating in World Vision's Love Loaf program your church will care for the hungry, as Jesus taught. In the process, the lives of your congregation will also be changed. Members will experience God's joy in sharing. Children will learn compassion. All will share the fellowship of caring together for those who suffer.

Part of the money raised can also go to your own church projects. World Vision provides the Love Loaves at no cost to you.

Call or write today to order your Love Loaves or ask for more information. 

Miracles can begin here!
The Los Angeles riots awakened all of us to deep-rooted problems in cities nationwide. Some say the church is in the best position to help provide solutions.

Daniel and Patricia Villalpando and their 5-year-old twin girls, Stephanie and Joanna, were returning home from church. As they turned a corner, “it looked like the whole street was in flames,” Daniel Villalpando recalls. “People were hitting the windows with bats and sticks. Traffic was going in every direction. People were trying to get away. We were surrounded by fires. We could feel the heat and the children were crying.”

With measured words, Daniel relives the horror of that April 29 evening when thousands of people turned the Los Angeles streets into an orgy of looting, burning, and murder. Triggering the violence was the announcement that a jury had acquitted four city police officers of the beating of motorist Rodney King.

By the time order was restored, an estimated 45 people died in the mayhem. Property damage estimates topped $800 million with Korean, African-American, Caucasian, and Hispanic businesses all affected. In an area where unemployment already nears 40 percent, the rioting caused a loss of 5,000 jobs.
FIGHTING BACK WITH AID

Even before the fires stopped smoldering, churches nationwide responded with a spontaneous outpouring of aid. World Vision pledged $100,000 for immediate assistance and shipped food, clothes, and baby supplies to area churches. World Vision of Korea gave $50,000 to provide a recovery fund for small business owners hurt by the riots. This fund will help increase job placement and training assistance, to provide professional counseling for traumatized victims, and acquire and deliver more than 30,000 Christian publications, in English and Spanish, to churches in the riot zone.

Large churches like the predominantly Korean Young Nak Presbyterian congregation and Church on the Way, based in Van Nuys, Calif., contributed hundreds of thousands of dollars in aid. “The members’ response was awesome,” recalls Jack Hayford, Church on the Way senior pastor.

An army of students, housewives, executives, and celebrities helped distribute aid and clean up littered streets. Tiffany Bixby, a fifth grader from the suburban community of San Dimas, helped prepare packages at the 1st Church of the Nazarene. She voiced the concern of many: “I saw the news and this one man who had lost his business, and he was crying and screaming because he didn’t have anything left. I have so much and he didn’t have anything. So I came down here to help.”

A few days after the riots, the Villalpandos went to a World Vision-assisted food distribution at the Sunago Christian Fellowship in Compton, one of the cities hardest hit by the riots. They ate hamburgers prepared by volunteers, and expressed fear that it would be months before Daniel found more work as an electrician. “All we can do is try to help repair our community,” Daniel Villalpando says.

The church response was not lost upon many. “The church definitely rose to the occasion to meet immediate needs,” says Kenneth Ulmer, pastor of the Faithful Central Missionary Baptist Church. Ulmer’s church also responded to the riots one Sunday afternoon as members prepared more than 400 dinners for National Guard and federal troops stationed at the high school where the church meets. “I sent our members home that afternoon and told them to cook their Sunday best so we could feed the troops,” recalls Ulmer. “As we served food and gave a word of thanks, many of the soldiers wept.”

THE ROOTS OF RAGE

But now the Spirit-inspired deeds of April and May are old news. The 18-wheelers filled with aid no longer rumble through town. The rubble of thousands of businesses—the dreams of Hispanic, Korean, and African-American entrepreneurs—has been hauled off to landfills. Many volunteers have returned to the suburbs.

While much of the country is still asking “what happened?” Christian leaders say the United States has received a wake-up call to save its cities before the Los Angeles riots become common fare. Some experts in Los Angeles and nationwide say the solutions are complex, yet the church is best positioned to meet the physical, emotional, and spiritual needs of hurting people. The long-term solutions, they add, must come from churches of all sizes, economic classes, and ethnic groups representing urban, suburban, and rural congregations.

Lingering racism and the despair of continued poverty are major obstacles to inner-city ministry. “We need to call

FORTY YEARS AGO, as war ravaged the Korean landscape, missionary Bob Pierce started World Vision. The organization immediately became an important avenue for Americans desiring to share the love of Christ with Korea’s traumatized and hurting people.

Today that love has come full circle. Even before the fires had stopped smoldering in Los Angeles, World Vision Korea announced a $50,000 gift to help victims of the worst riots in U. S. history. “It is a privilege to give something back to a country that has helped us so much over the years,” says World Vision Korea Executive Director Yoon-Gu Lee.

World Vision provided funds to help orphans and other war victims in Korea. Later World Vision hosted pastors conferences that laid the foundation for the massive evangelism explosion Korea has experienced since the end of its civil war in the early 1950s.

The $50,000 gift from World Vision Korea will provide a recovery fund for small business owners hurt by the riots, professional counseling for traumatized victims, and increase job placement and training assistance. The gift will also help to acquire more than 30,000 English and Spanish publications and deliver them to churches in the riot zone. Blacks, Hispanics, and Korean-American victims will receive equal shares of the assistance.

“The gift from Korea has generated tremendous excitement here—real joy—because it is confirmation of our mission,” says World Vision U.S. President Bob Seiple. “Now our continuing compassion for the poor of Korea has come full circle. Former receivers have become donors just in time to help donors who now are in need themselves.”

World Vision Korea was supported by World Vision’s international partnership until October 1991 when the Korea office became self-sufficient. Since then it has contributed thousands of dollars to World Vision relief and development efforts in Ethiopia, Bangladesh, Cambodia, Laos, the Philippines, Thailand, Vietnam, Brazil, and the United States.
our people to face the racism that still exists in our country," says Lloyd Ogilvie, senior pastor of the Hollywood Presbyterian church. Charles Blake, senior pastor of the West Angeles Church of God in Christ, notes, "Millions of people live in poverty and there are political and economic systems that perpetuate the poverty. This is unacceptable. Until the riots, these people of the underclass were invisible. They became visible in the midst of the rioting and looting." Ulmer says, "We decry the event, but let's investigate the root causes. Giving food is a Band-Aid; it doesn't deal with the cancer."

Hayford says today's racism is more subtle than the deliberate rejection that marked racism in the past. "This is a blindness—an unrecognized insensitivity to [other's] inner sense of pain and turmoil."

In Atlanta, riots also broke out. Bob Lupton, founder of the Atlanta-based Family Consultation Services, says black Christians told him several years ago that inner-city frustrations had reached a breaking point. "There is a general assumption in the white church that we took care of our racism problem years ago," says Lupton, who is white. "Our suburban churches invite in a black choir, or host a few black students, and we give money to an inner-city ministry. So we don't see ourselves as racist. But this [arms-length] attitude is in itself a subtle form of racism."

RECONCILIATION AND RACE

In Los Angeles, a first step toward reconciliation occurred a few days after the riots at a meeting of the "Love L.A." coalition, founded three years ago by pastors Hayford and Ogilvie. The group of about 1,000 area pastors meets three times yearly to pray for the city and for their individual ministries. In an emotional three-and-a-half hour repentance service, leaders representing all ethnic groups pledged themselves to reconciliation and long-term cooperation among their churches.

On a smaller scale, Fred Stoesz, minister of the Celebration church near downtown Los Angeles, phoned Pastor Lee of the Korean Presbyterian Church the Sunday after the riots and asked if the two congregations could meet that day. "He was very open to the idea," Stoesz recalls. "So we met and our members mingled and talked. I know it may seem like token reconciliation, but for some it was the first time they looked in the face of a brother or sister of another ethnic group and said, 'God bless you.'"

Following the Los Angeles Riots, John Allwood, World Vision's executive director in South Africa, sent World Vision U.S. President Robert A. Seiple this letter of hope:

Dear Bob,

Please know that this morning in our chapel service, black and white South Africans stood united in prayer for your situation in Los Angeles. Who better than us to know the evils of racism and the results of hatred, anger, bitterness, and failure? But we are also a testimony to the power of prayer. The fact that we, after all these years, are able to stand joyfully holding hands and sing, Bind Us Together Lord, is an example (for) the racially torn districts of Los Angeles and other parts of the United States.

Please be aware that we will continue to be with you in prayer as you go through these difficult days.

Dealing, is a temptation thousands of young men can't turn down. In a number of U.S. cities, World Impact, Victory Outreach, World Vision and other groups operate successful job training and placement programs. In Los Angeles, for instance, World Vision's employment initiative reports that 75 percent of the people it places stay in their jobs 90 days or longer. World Impact's Keith Phillips says...
African-Americans and Hispanics, should with business or other professional services, and jobs in the community,” he foster local ownership. In its recent “Call notes. Hayford is challenging Christians keeps economic enterprise, goods, services in LA to help fund small businesses. Bishop Blake says he asked each of the 150 Church of God in Christ congregations in L.A. to help fund small businesses launched by church members. “This keeps economic enterprise, goods, services, and jobs in the community,” he notes. Hayford is challenging Christians with business or other professional skills to mentor inner-city residents starting small businesses.

Programs to stimulate business ownership by minorities, especially African-Americans and Hispanics, should foster local ownership. In its recent “Call to Action,” the Christian Community Development Association emphasizes: “Our charity to the poor from churches, businesses, and the government must lead to ownership that empowers—not handouts that foster dependence.”

Robert Alvarado, Victory Outreach president, is a product of the Los Angeles mean streets. Today his ministry touches hundreds of gang members and disillusioned people. “The whole idea of our ministry is to help people become leaders in a way that is not paternalistic,” he says. “Christian ministry must empower people.” Nearly $400,000 of World Vision’s $1.2 million commitment to Los Angeles is in the form of grants to indigenous ministries like Victory Outreach.

START WITH EDUCATION

Encouraging students to stay in school is another ministry concern. “We want to increase the odds a child will stay in school, graduate, and perhaps even go to college,” says World Vision President Robert Seiple. “What better way to encourage a child to stay in school than through the parents? If we can increase the odds, create models at home to encourage kids, everyone wins.”

Working with the Los Angeles Unified School District, World Vision sponsors the Parent Institute for Quality Education. In this six-week course, parents choose topic areas such as Communication and Discipline, Motivation and Self-Esteem, and Home School Relationships. Some 1,500 parents have graduated from the program and nearly 10,000 more will graduate during the next three years.

In Houston, Project “Love Our Kids” directly assists children to stay in school. A coalition of churches representing several ethnic groups helps the school district mentor “at risk” children who might otherwise drop out.

A DECENT PLACE TO LIVE

Another need is affordable housing. Warm-weather cities like Los Angeles face an increasing crush of homeless people. In addition, thousands of people who would otherwise be homeless live with relatives and friends, often crammed like sardines into apartments and garages. One reason for the housing shortage in Los Angeles is that land prices are still expensive, making large-scale housing development financially difficult. Nonetheless, Habitat for Humanity has built homes in several areas of southern California. In the Habitat model, homeowners receive no-interest mortgages, and an army of volunteers help the homeowner construct the house. The United Methodist General Conference recently approved a plan to create block-long “shalom zones” in several Los Angeles neighborhoods. Shalom is a Hebrew

JOHN PERKINS is a noted author, a leader in the evangelical community, and a World Vision board member. He has been outspoken in his call for reconciliation and has opposed the way many organizations are attempting to help the urban poor in the aftermath of the L.A. riots. Some of his comments follow:

“We hold these truths to be self-evident, that all men are created equal,” John Perkins says. “That has not been addressed. That is what we need to talk about.”

In his ministry at Harambee Christian Family Center in Pasadena, Calif. and now at Urban Family magazine, Perkins has stressed reconciliation as the central theme of the gospel. “Reconciliation is timeless, it’s the mission of the gospel,” Perkins says. “But white people don’t believe that justice was God’s motivation for redemption. It’s very easy for whites to be Christians and run a system of inequality. White Christians have developed a theology of homogeneousness.”

On the other hand, Perkins says, victims of discrimination must want reconciliation also. “We wanted reconciliation in the 60s. The NAACP wanted integration. But this group of young [black] folks doesn’t want integration. They want more materialism and more dope.”

To bring the black underclass back into mainstream society, Perkins says, they must be economically enfranchised. His dream is to form community corporations, through which welfare mothers, school children, and others in the community could purchase shares in local businesses.

“It would become a teaching element, to show children how the system works. If 10 gang members own shares in a local company, they are going to make sure that 100 other gang members will not burn it down,” Perkins says.

“White people’s mentality is that ‘These people want all the goodies we’ve got, so we’ll give them some more.’ It’s an extension of the colonial mind in terms of continuous control. But that’s just further destroying people, it doesn’t affirm their dignity.”

If the undereducated inner-city poor are not empowered to improve their lives, Perkins predicts, California and then the rest of the country will face social problems similar to those in the developing world. The wealthy will jealously guard their possessions and education and the masses of African-Americans and Hispanics will form a huge, increasingly impoverished majority.

What can Christians do to avoid that scenario? “Individuals need to come together, pray, and repent,” Perkins says. “Join with the ethnic leadership and get to know what the problems are. The sad thing is that Christians do too many things individually that don’t really help.”

By Karen Klein, a freelance writer in Monrovia, Calif.
The zones are devoted to housing and business rebuilding. A variety of counseling and other services are also provided.

In Chicago and elsewhere, flexible housing programs are succeeding. Some encourage apartment dwellers to organize and manage their own complexes. In Atlanta, meanwhile, Family Consultation Services helps local residents develop community-owned housing, including low-cost and single-family housing. Atlanta-area churches are encouraging their members to move back into the inner city, sometimes by providing participating members with cash grants to assist with escrow closing costs or relocation expenses. "We are challenging Christians to become missionaries to the city with their biggest single investment — their homes," says Lupton. "We've noticed when people move back into the city, small retail businesses are created, then larger businesses move back in. If there is hope for America's cities, it is in this type of mission activity."

Hope is the watchword for most Christians trying to improve life in U.S. cities. "Christians need to bring hope—not hope deferred, but legitimate hope built on a strong foundation," Seiple says.

Pastors like Hayford are optimistic the church can slowly turn around America's cities. "I think there is a mammoth shakedown taking place in the invisible world," he says. "God has not forsaken Los Angeles, or the inner cities of America. Rather he lifted his hand of protection for a moment so unbelievers could see the futility of life without Christ, while Christians could see what we need to deal with now if we are to redeem mankind."

Ken Waters, a free-lance writer and Pepperdine University journalism professor, lives in Newbury Park, Calif.

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Many, like Tiffany Bixby (right) and other volunteers who helped distribute aid to riot victims have returned to the suburbs. But long-term solutions to inner-city turmoil require ongoing outreach from churches of all economic classes and ethnic groups.

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World Vision's production costs covered by a special grant
FROM A DISTANCE, THE LOOK LIKE A LINE OF BLACK ANTS WINDING FARTHER THAN THE EYE CAN SEE THROUGH THE AFRICAN THORN BUSH WILDERNESS. THEY ARE SOME OF THE MORE THAN 12,000 "LOST BOYS" WHO FLED THEIR HOMES IN SOUTHERN SUDAN ABOUT FOUR YEARS AGO TO ESCAPE WAR AND FAMINE.

IN SUDAN:

'LOST BOYS' ON THE
These boys, between 7 and 18 years old, have trekked barefoot more than 1,000 miles across arid, dusty terrain through three countries searching for food and shelter. The marches have cut deep tracks in their feet, spawned painful ulcers in their skeletal legs, and left many confused about where they belong. The Sudanese government has accused the rebel Sudan’s People Liberation Army of recruiting and training the boys for their army.

At least three times the boys have tried to settle. They divide among themselves the responsibilities of foraging for food, cooking, attending school, and guarding possessions. But with news of another potential attack, they place sacks of belongings on their heads and march back into the bush in search of refuge.

The SPLA, the United Nations, and international relief agencies including World Vision have been providing the boys with food, water, blankets, and medical support. Increasing military tensions, however, have severely hampered these efforts.

Politics aside, thousands of children remain starving and exhausted, marching feet their only defense against the civil war ravaging their homeland. As long as the war continues, this is the long, hard road these children are forced to travel.
“The Lord God placed the man in the Garden of Eden as its gardener, to tend and care for it.”

Gen. 2:15 (Living Bible)

GLOBAL WARNING
Carbon dioxide. The greenhouse effect. Holes in the ozone layer.

If scientists are right, the earth's temperature is rising because of an accumulation of "greenhouse gases" in the upper atmosphere.

Global climate change. Rising sea levels. Social and political upheaval.

These catchwords conjure up images of a Twilight Zone-world of 130-degree summers, persistent drought, and overflowing seas. And it may not be a far-out picture. In a greenhouse world, even slight changes in rainfall could dramatically affect food production and water supplies in some areas; and rising seas may wipe out portions of low-lying countries like Bangladesh.

If no action is taken soon, the consequences of this bleak picture will certainly affect everyone living on earth, but it will, as usual, most affect the poor. And as greenhouse gases collect in the upper atmosphere and foul up the earth's natural cooling system, trapping us all in a global hothouse, how will we respond?

**ARE WE TURNING UP THE HEAT?**

Over the past century, the average global temperature has risen about half a degree Celsius. Whether that change is the beginning of a warming trend or just natural fluctuation in global climate is seriously debated.

Most scientists agree, however, that a continued pumping of carbon dioxide and other greenhouse gases into the atmosphere will thicken the blanket of gases that has accumulated over the

earth, letting sunlight in but trapping the resulting heat. These gases come primarily from burning fossil fuels like gasoline, oil, and coal, and from the destruction of the rain forests. Since the Industrial Revolution, atmospheric concentrations of carbon dioxide alone have increased by about 25 percent.

"Never before has the amount of carbon dioxide been changing at this rate," says Moustafa T. Chahine, chief scientist at the Jet Propulsion Laboratory in Pasadena, Calif. He and other scientists worldwide are using computer models to study how fast the greenhouse gases will accumulate and exactly how they will affect the earth's climate.

Some of those models show that the earth's temperature could rise between 1 degree and 5 degrees Celsius within the next century if greenhouse gases continue to spew into our air unchecked. If the temperature rises 4 degrees Celsius, for example, the earth would be warmer than at any time in the known past.

"Social and economic patterns are based more or less on a standard climate," Chahine says. Changing that climate could throw whole societies into chaos. And if the earth warms up quickly, there will be little time to adapt.

**WE'LL ALL BURN TOGETHER**

Scientific computer models show that a warming trend would melt the polar ice caps, causing sea levels to rise. They also show that current rainfall patterns could shift, possibly causing conflicts over water resources. Hotter, drier summers would be common in the midcontinental regions, such as America's breadbasket and the central part of southern Siberia, thereby reducing crop yields.

"The largest changes will be in the middle of continents: in Kansas, in Central Africa, and in the central plains in Asia, which extend from China all the
way to Turkey,” explains Chahine. A warmer world would probably suffer a rise in heat-related deaths. Rising oceans could wipe out low-lying cities worldwide, including Miami, Bangkok, New Orleans, Taipei, Venice, and Calcutta. In fact, as many as 1 billion people, or 20 percent of the world’s population, live on lands likely to be deluged by rising waters.

The Third World, which contributes very little to the greenhouse effect because its residents are not wealthy enough to burn large amounts of fossil fuel, will suffer most. Rising seas, for example, are likely to severely affect low-lying developing countries like Egypt and Bangladesh, where the huge delta regions are densely populated and extremely food-productive.

According to a study at the Woods Hole Oceanographic Institution, the lives and livelihood of 46 million people would be threatened in those two countries alone. They wouldn’t be able to build levees and dikes on a large enough scale to prevent disaster.

“As Christians, we’ve got to realize that somebody’s going to get hurt because of our insistence on a materialistic lifestyle. And it’s going to fall on the poorest of the poor, like these things always do,” says Dr. Edwin Squiers, director of the environmental science program at Taylor University in Indiana.

PAY OR DELAY?

Scientists, however, are still debating these global warming scenarios, and many international political and business leaders are demanding more proof before they take costly action to stem the potential problems.

But others, like Chahine, warn that although the threat may seem remote or the data scarce, it would be dangerous to postpone action. “In 100 years, society might look back and say, ‘By golly, they were right.’ By then, it may be too late,” Chahine says.

WHAT YOU CAN DO

In the 1970s, Francis Schaeffer asked, “How Should We Then Live?”

The same question applies today as we search for solutions to global warming and other ecological problems. Here are a few suggestions:

POLICY:
- Since energy use makes up the bulk of the problem, Western governments should invest in alternative energy. Solar, wind, battery power (electric), hydrogen, and fuel cell technology are promising sources of clean energy.
- Nuclear power should also be considered. It does not give off carbon dioxide, the number one “greenhouse” gas.
- The United States and other Western countries should send advisors to help developing nations use energy more efficiently. By burning less coal and oil and more natural gas, less carbon dioxide is produced.
- Many developed nations have suggested imposing a tax on carbon dioxide emissions as a “disincentive” to burn fossil fuels. A slightly different solution is to set up worldwide quotas on greenhouse gas emissions or, at least, to maintain 1990 levels. A market-based trading system on emissions could be established. This could persuade Brazil to stop burning its rain forest if, in return, it received credits toward lessening its monetary debt.
- Advocacy helps. Remind political candidates of your concern about the environment. Urge your representatives in Washington to support higher fuel-economy standards for automobiles, such as 35 miles per gallon (instead of an air conditioner). Summer, buy a swamp cooler or a fan instead of an air conditioner. Ask your utility company to perform a home energy audit. Then implement the suggestions. Decrease fuel use in the winter with insulation, window-caulking, and weather-stripping. In the summer, buy a swamp cooler or a fan instead of an air conditioner.
- Buy a more fuel-efficient car (one that gets more than 35 miles per gallon) when replacing your car.
- Plant trees. They take in carbon dioxide and release oxygen. Also, fight plans to cut down trees.
- Ask your utility company to perform a home energy audit. Then implement the suggestions. Decrease fuel use in the winter with insulation, window-caulking, and weather-stripping. In the summer, buy a swamp cooler or a fan instead of an air conditioner.
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Squiers likens pre-emptive action against global warming to national security or personal life insurance. "Our country has spent huge amounts of money since World War II to prepare for Soviet attack, with only a small likelihood it would really happen," he says. Why not look at preparation for large-scale environmental disaster as something in the best national interest, he suggests.

But Squiers understands it will be hard to convince people to spend money on the possibility of global warming. "You can hate and fear other people, other societies. But the more you look at what it is we are fighting in this case, you realize it's our own lifestyle. Who wants to blame themselves?"

The environmental problem "is a combination of excessive wealth for a minority and terrible destitution for a majority of the world's people," says Shridath Ramphal, vice president of the United Nations General Assembly and former attorney general of Guyana. Ramphal was a key organizer of the June Earth Summit held in Rio de Janeiro, Brazil.

"I don't think the West is evil, but it is very selfish. It is the degree to which we are grabbing the resources of the planet for human use that is bringing us to calamity," Ramphal says.

Squiers suggests a concept that is not very popular: sacrifice. "To whom much is given, much will be required," he quotes. "We need leadership and we need to make sacrifices—to do things Americans aren't very fond of doing."

**FANNING THE FLAME IN THE CHURCH**

If warming trends continue, future missionary budgets may be consumed with food purchases to relieve endless droughts in Third World countries. And life-threatening environmental problems may overshadow the gospel.

Some Christians, however, are refusing to abdicate their God-given role as Earth's stewards. Although the church has not traditionally taken the lead in the environmental movement, a few Christians have begun urging us to combat global ecological problems and to care for God's creation.

"Scripture is very clear about the meaning of the earth," says Dean Ohlman, founder of the Christian Nature Federation. "But I see a growing isolation of Christians from the natural world. Shut up in their homes, cars, and businesses, there's a lack of intimacy with one of the revelations of God—his creation. What is needed is a revival of the true Christian interpretation of the natural world, with its emphasis on stewardship and its allegiance to the Creator."

People who call themselves "world Christians," Ohlman says, should understand spiritual needs and global environmental concerns—and change their lifestyles in response. "It seems logical that a world Christian should be fully aware of the environmental problems creating physical hardship for the same people who are in spiritual bondage."

Scaling back our ultramaterialistic lifestyles does not have to be painful if we look at it in the proper perspective, Ohlman says. "We have to recognize that we are to be stewards. It's silly to pour things into the air we can't breathe and pour things into the water we can't drink and then say, "Until it is proven to me 100 percent that it's killing me, I won't change my lifestyle.""

Ohlman firmly believes in living more simply. "The earth began to die when we left the garden. That process accelerated greatly when we left the farm," he says. "By living more simply, returning to an intimacy with the created world, we'll find ourselves far more fulfilled and happier—as families and as Christians."

Karen E. Klein is a free-lance writer and Stephen Scauzillo writes for the San Gabriel Valley Daily Tribune. They are married and live in Monrovia, Calif.
FIVE ISSUES CONCERNING THIRD WORLD WOMEN:
LITERACY
AIDS
CHILD BEARING
EMPLOYMENT
SINGLE PARENTING

Because they have been taught to read, many female children, such as this girl in Mexico, can receive advanced education which will increase job opportunities.

BACKGROUND:
Viewed primarily as homemakers and child-bearers, the developing world's women have often been denied education. Cultural taboos and expensive education costs also hamper women's educational opportunities.

Women represent two-thirds of the world's more than 900 million illiterates. If a woman can't read or write, she can't attend high school or college. Without advanced education, her job opportunities are limited to unskilled, usually manual and low-paid labor. She can't read a medication warning label. She can't read a political ballot. She can't read a newspaper or a Bible, or sign a lease. And she can't teach her children to read or write.

In the past few decades several governments and aid organizations have made teaching women to read a priority. In December 1990, the U.N. General Assembly urged member states to eliminate systems that bar females from school and to accelerate women's participation in literacy programs.

Last April, 250 representatives of governments, non-government organizations, and educational institutions worldwide attended the UNICEF-sponsored "Education For All Girls—A Human Right, A Social Gain." They designed and promoted strategies to educate and train females where such efforts have been especially difficult. Several humanitarian aid agencies, including World Vision, sponsor literacy programs.

Literacy, which opens the doors to schools and employers, has helped women improve their health, nutrition, and income. And as literate child-bearers, homemakers, and wage earners, women share these benefits with their families and communities.

Women read their Bibles at a Pentecostal church service in Namelok, Kenya.
Kri Shna Verma (blue), part of a World Vision-sponsored project, teaches women to read in the village of Jamnia, India. These literacy classes enable women to improve their health, nutrition, and income.

Reading opens a world of knowledge to this girl in Thailand. World Vision funds more than 660 literacy programs for men and women worldwide.
MR. GLOBE'S WILD RIDE

Children can now close their eyes, turn up the volume, and travel the world thanks to a musical-adventure cassette called "A World of Praise." Characters Mr. Globe and his young friend Jeffrey narrate their visits to 10 countries, including Russia, China, Indonesia, Mexico, and Pakistan where they listen to children sing a Christian praise song in their native language and English. Mr. Globe also explains a little about the religious culture of each country.

The free cassettes are produced by the Far East Broadcasting Company, a mission agency that airs gospel radio programs in 141 languages. To order, contact Far East Broadcasting Company, Box 1, La Mirada, CA 90637.

CITY BEAT FOR THE STREET

Whoever stuffs the most items into a sheet and carries the bundle 50 feet wins. Called "Hobo," this game is one of more than 200 urban-youth-ministry activities suggested in Nelson E. Copeland Jr.'s Great Games for City Kids. Developed and tested in Philadelphia, the games incorporate the religious, educational, and cultural backgrounds of city youths.

Published by Zondervan Publishing House, this book retails for $12.95. To order, contact Youth Specialties, P.O. Box 4406 Spartanburg, SC 29305; (800) 776-8008 or your local Christian bookstore.

PEER PRESSURE

At the 1990 United Nations World Summit for Children, world leaders signed a declaration and plan of action for the survival, protection, and development of children worldwide. The Keeping the Promise campaign urges people of all faiths to ensure those goals are fulfilled.

Keeping the Promise activities nationwide will occur in schools Oct. 12-16 and (in conjunction with the Children's Defense Fund's National Observance of Children's Sabbaths) in places of worship Oct. 18. For $3.00 each, participants can order school and worship materials containing information about the Summit, lesson plans, and activities.

To order materials, contact Keeping the Promise, 236 Massachusetts Ave. NE, Suite 300, Dept. W., Wash. D.C. 20002.
"A PENNY FOR YOUR POOR"

"That man is cold, Daddy," said a 3-year-old girl to her father as they walked along a New York street. "Let's take him home." The child's father, Theodore Faro Gross, playwright and children's author, explained it would not be practical to bring home the homeless man they saw leaning against a lamppost.

But later his thoughts turned to a jar of pennies in his apartment. He collected pennies from his neighbors and sent a check for the almost $2,000 raised to the Coalition for the Homeless. Soon after that, Gross formed Common Cents. The project now includes 300 volunteers who collected more than $103,000 last year. Common Cents-funded projects provide meals, rental subsidies, temporary shelter, and summer camps for the homeless.

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"You have not lived today until you have done something for someone who can never repay you."

—John Bunyan

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FMG207
One of Alex Valenzuela's employees welds a Christmas decoration. Loan proceeds enabled Valenzuela to purchase an automated glass cutter which greatly improved his ornament factory's production.
ne morning late last year, Lupe Hernandez was making tortillas at her small pastry stand in downtown Bogotá, Colombia, when three men approached her. She knew one of them: Enrique, the local loan shark. The other two she had never seen before, but the machetes in their belts made it clear what they had come for.

After settling her account with Enrique—including the 80 percent interest that, in just four weeks, had nearly doubled what she had borrowed—a disgusted Lupe closed up shop and visited the local bank. It took only two minutes for the loan officer to show her the door.

With no collateral and no business license—a sure tip-off that Lupe was part of the informal economy—there would be no loan. With no money for rent on her vending stall or for raw materials to resupply her inventory, Lupe, a single mother of eight, found herself out in the economic cold.

"I am willing to work hard and make my business grow so that I can give my children a better life," Lupe recalls saying at the time. "But I am poor, so nobody believes I can do it. I have no choice but to go to the loan sharks, and they will always own me. I will never be the master of my destiny."

No Economic Pie for the Poor

Lupe's lament is repeated a billion times over, not only on the streets of the world's largest cities, where cottage enterprises are little more than hand-to-mouth operations, but across the rural Third World, where countless tenant farmers spill their blood and sweat into soil they can never own. And with the failure of the Soviet socialist economic model, many developing nations are looking increasingly to the free enterprise model for future economic growth. Unfortunately, micro-entrepreneurs like Lupe are rarely part of that equation.

According to the International Monetary Fund, the economies of almost all underdeveloped countries have made slight gains—almost 4 percent a year—since 1980. But those gains rarely trickle down to the working middle class or the even harder-working underclass. It is the upper class—that fraction of the population which controls much of the capital—that nets most of the spoils.

"The captains of industry are clearly still at the helm and the working underclass still down in the hold with the oars in their hands. The question is, How can poor enterprisers get their hands legitimately on the rudder and join the ranks of the middle class?" asks a recent World Bank bulletin.

TEXT AND PHOTOS BY BRIAN BIRD

Kingdom Economics

In Colombia, creative financing based on Christian values is helping the poor start their own businesses.

That question daunts politicians and economists alike because laissez faire capitalism, with its focus on individual economic destiny, is no cure for poverty. The United States' two-century-old experiment with capitalism has grown a large and productive middle class, but it has somehow failed the poor, spawning an underclass to rival many less developed nations. So are we seeing a continuation of the biblical truism that the poor will always be with us, or is the gap between rich and poor widening as a result of economic injustice?

A Kingdom Value Economy

Ruth Martinez, an economist and microenterprise development administrator for World Vision Colombia, has seen too many small entrepreneurs like Lupe Hernandez fall needlessly by the economic wayside. "We don't accept the idea of throwing up our hands and saying there's nothing we can do to help the poor," she says. "We believe we have only scratched the surface in finding new solutions to helping people lift themselves out of poverty."

Martinez is part of a growing number of indigenous voices across Latin America, Africa, and Asia calling for new thinking when it comes to economic models. This means neither the total embrace nor the total rejection of any economic system, whether it's the col-
The cornerstone of which community that around by nurtur­
values, is motivated by pure greed, and
understand that life
want to help people
becoming self-reliant
their faith not only by
members express
ing an environment in
make economic gains.

past tend to become
people who have been oppressed in the
greater good of the whole community

Solidarity Economics is an alterna­
tive to both capitalism and socialism
but incorporates pieces of both—all
within the larger context of Christian
community. In most societies, the goal
of the economic system is to accumu­
late wealth. But the goal of Solidarity
Economics is Christian lifestyles, or
"Kingdom values," along with sustain­
able development through the creation
of jobs and new ways of generating
income. In other words, to build the
kind of community in which individuals
are not only invested in their own
health and welfare, but in the welfare
of the entire community—participating
in health, education, and Christian disci­
pleship programs.

In the first year alone, World Vision's Solidarity Economics team
helped create more than 300 small­
scale businesses in Colombia. Now
other countries where World Vision is
working are interested in Solidarity
Economics.

"Small enterprise development is
not revolutionary; but encouraging peo­
ples to build their businesses for the
greater good of the whole community
is," says Steve Callison, an American
economic development specialist.
"Free enterprise, devoid of Kingdom
values, is motivated by pure greed, and
people who have been oppressed in the
past tend to become oppressors them­
selves when they make economic gains.

"We hope to turn that around by nur­tur­
ing an environment in which community
members express their faith not only by
becoming self-reliant but also by showing
justice and charity. We want to help people
understand that life and family revolve
around Kingdom liv­
ing and not around
money."

INFORMAL LOANS

The cornerstone of Solidarity Economics
is the Revolving Loan Fund, in which infor­
mal credit unions are established by local
community leadership in concert with
World Vision. Donors from North America or Europe provide the initial
capital for each community fund, usually
about $10,000. Each RLF then takes on a
life of its own, lending capital for wor­
thy business ventures at reasonable
interest rates, and channeling funds
back into the community over and over
as loans are paid back and the capital
grows.

In the first year, the loan repay­
ment rate was a remarkable 80 percent,
a rate many U.S. credit card companies
would envy. And the loan funds are now
expected to be self-supporting within
three years.

Several characteristics distinguish
Solidarity Economics RLFs from other
loan funds that have been used in poor­
er nations for years.

One of the most important, says
World Vision loan fund facilitator Luz
Carime-Roa, is that all loans are made
based on the feasibility of the business
venture, not just on the borrower's
need. "We do this to ensure the long­
term viability of the loan fund to recycle
funds continuously in the community,"
she explains. "But we have an even
stronger philosophical reason—to help
the people understand the loans are not
gifts but truly community money that
must be paid back for the benefit of all."

The RLF loan committees also
encourage individuals turned down for
loans to rethink their business plans,
observe others in the community who
have received loans, and then reapply.
Workshops assist entrepreneurs with
product design, pricing, promotion, and
supply and demand economics.

Alvaro Alvis, a handicapped bag
maker, is now a role model in his barrio
on the outskirts of Bogotá. Born without
arms in a society with little tolerance
for the disabled, Alvis rarely found
work to support his wife and two
daughters prior to participating in the
loan fund. Ruth Martinez remembers
the day Alvis pushed his foot-powered,
bag-making machine in front of the loan
committee and asked for a loan.

"He had a plan, he knew the reali­
ties of his competition, and he had
ideas for making sure his business was
different from everyone else's,"
Martinez recalls. "That's the kind of
critical thinking we are encouraging
among the people in our communities.
It's not something we Colombians are
taught to do in school—think for our­selves—but it's something we must do if
we are going to escape poverty."

The RLF initially loaned Alvis $105
for rolls of plastic used to make shoe
bags. Since then, Alvis has paid back
the original loan and has been rewarded
with a second, larger loan. He has
increased his profit margin by half and
has doubled the number
of his clients.

CREATIVE COLLATERAL

Still, there is the problem of collateral.
It's difficult to secure a traditional loan when
you live on a squatter plot and don't know
where your next meal is coming from. That's
where the creative financing of Solidarity
Economics comes into play, says Callison.

When individuals don't qualify for loans
on their own, the program encourages sev­
eral of them in similar
businesses to form
"Solidarity Groups." All members co-sign
for each other's loans, and all are responsible

Alvaro Alvis, born without arms, received a $105 loan for his bag-making
venture. Since then, Alvis has increased his profits 50 percent and doubled
the number of his clients.
for repayment. If one member defaults, that member is beholden to the group until the debt is repaid. The concept encourages accountability, adds Callison.

"We made approximately 250 loans in Bogota alone, and dozens more in the rural areas, in our first year of the program," says Carime-Roa. "Many went to Solidarity Groups."

One of those included Lupe Hernandez, and a dozen families who also make and sell tortillas and arepas, small turnover-like pastries, in Bogota’s indoor market. Loans enabled individuals to buy raw materials, and helped the group purchase a corn grinder.

To get collateral, the grinder was purchased in the name of the RLF, and the group is buying it back from the RLF with loan payments. They were able to cut the production costs in half by grinding their own corn and charging a fee to grind other people’s corn. A grinder also meant they could buy in greater volume and turn a profit where there was none before.

"Before the Solidarity Group, I had no hope," says Hernandez. "Now I thank God every day for this opportunity. I am feeding my children and paying my rent. I think my life is turning around."

Another example of creative collateral involves a rural Solidarity Group of 40 families, many left homeless by the devastating volcano explosion in 1985 that buried the town of Armero. These families set up a community on an abandoned 265-acre rancho and formed an agricultural cooperative. The RLF "held paper" on the seeds and fertilizer until the first crop was harvested.

After the loan was repaid, the group had enough money left to make a down payment on the ranch. The RLF made a second loan for seeds, this time holding paper on the group’s equity. "If there’s a way to finance, we will find it," Martinez says.

The program also has built-in incentives for repayment, the most important being the promise of second, third, fourth, and even fifth loans—capital that ensures the survival of a small enterprise or co-op until entrepreneurs can capitalize on their own ventures.

Long-term viability is guaranteed in two ways, says Callison. First, "our interest rates are well below those of the professional moneylenders but not so low as to create an impression that the loan is a gift and need not be repaid." Second, in addition to a strict repayment schedule, borrowers must deposit a small percentage of their revenues—usually one percent per month—into savings accounts with the RLFs.

CAN RLFs WORK IN THE LONG RUN?

For all the bold theories and first-year success stories, Martinez and Callison say that the long-term results of Solidarity Economics must be measured against two critical standards: the number of jobs created and evidence of active faith in the community. One example already seems to be producing both.

Competing shoe-makers Mario Parra and Carlos Sanchez struggled to eke out a living in their Bogota-area barrio, producing, on good weeks, 10 pairs of shoes each. But the local RLF encouraged them to join forces and then made loans to help them buy raw materials.

Today their business has gone through the roof—they’ve had to move into a larger shop. They produce some 300 pairs of shoes a month, have 35 different designs, employ four people, and have made down payments on their own apartments—a sure sign they have joined the middle class. But the story doesn’t end there.

World Vision introduced a successful Christian shoe broker to Parra and Sanchez, who convinced her they could deliver a quality shoe. She showed their samples to several retailers who were interested enough to place orders. The RLF then loaned her money to place a first order with the shoemakers, and the three entrepreneurs currently do business on a monthly basis.

Now Parra, Sanchez, and their new "sister in Christ," have made the highly unbusinesslike, but very Kingdomlike, commitment to share all profits equally. "In the end, it’s not money that matters, but how we follow Christ in doing business and caring for each other along the way," says Sanchez.

Brian Bird is a journalist and screenwriter in Ontario, Calif.
World Vision,
City/State/Zip

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□ Enclosed is my first $24 payment.

Name

□ She may not look like a limited
edition to you. But this child is
one of a kind. More valuable than any
artist's signed print or sculptor's statue.
She is a unique and priceless
creation, lovingly crafted by the hand
of God.

□ But she may not see herself that
way. She is poor, hungry and hurting.
She needs the loving care of a
Childcare Sponsor.

When you give $24 a month to
help a precious creation like this live
through childhood and become a
productive adult, you get something
valuable in return.

□ You get a child's deepest
appreciation—because your gifts
provide such important things as food,
clothing, medical care, a Christian
education, help for the child's
community and the chance to know
Jesus' love.

□ To take a child into your heart,
clip and mail the coupon below. You'll
receive the photo and story of a child
who needs your investment of love...
...Love that lifts your precious
child above the pain of poverty and
hunger and in return, lets you feel your
child's deep appreciation.

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Please send me a photo and
information about a ☐ boy ☐ girl
from ☐ Africa ☐ Asia ☐ Latin
America ☐ where most needed.
☐ I can't sponsor a child right now, but
here's a gift of ☐
to help needy children. (1700)

NEXT TO THE LAST WORD

The Earth Summit in Rio de Janeiro is history. Despite
Washington's dilution of one-treaty and refusal to sign the other, 178
countries did agree on an 800-page docu-
ment that promotes environmentally
friendly development. Our article on
global warming (pp. 10-13) is one of an
ongoing series dealing with our fragile
environment from a position of Christian
stewardship.

We give our heartfelt congratulations
to Dr. Richard J. Mouw, a member of
the magazine's editorial advisory board,
on his recent appointment as the fourth
president of Fuller Theological Semi-
inary, Pasadena, Calif.

We acknowledge with gratitude 10
major awards given WORLDVISION recent-
ly by the Evangelical Press Association
and the Associated Church Press. This
included the top “Award of Excellence”
for 1991 from the EPA in the Missionary
category. We also took the top ACP fea-
ture story award for our cover story
"Why is Africa Starving?" (Oct/Nov '91).
Other awards were for photography,
design, and writing. The magazine has
garnered 46 major awards during the
past four years, including six magazine-of-the-year awards.
—Terry Madison

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T he 22 Los Angeles pastors in
the room had about as much in
common as they had differences.
They represented the churches
that hadn't fled the city. They were bea-
cons of hope that ministered out of com-
passion and a life-long commitment to
reverse the negative spiral of hopeless-
ness around them. Their hope was in the
transforming power of Jesus Christ's
love.

They also had all been to mor-
meetings in the past several days that
any one of them could remember. The
L.A. riot and the license to violence that
spawned generated the usual mandato-
ry forums. But this was one of the first
times that pastors of different races, di-
f erent colors, different cultures, and di-
different denominations had come to share
their personal understanding of Christ's
love.

The message that emerged that day
was not knee-jerk. It was neither politi-
cized nor media-induced. It came out of
the practical, streetwise teachings of
Jesus: To rebuild L.A., there first had to
be reconciliation; to be reconciled, they
would need to begin with repentance.

A Korean pastor, representing 2,000
burnt-out businesses, asked to be forgiven
because the ethnicity of his community
obscured his obligation to "neighbor."
A Hispanic pastor lamented, "We are so
ashamed. Please forgive us." A black
pastor called for a day of repentance
"not only for my people, but for all peo-
ple." Forgiveness and repentance formed
the common ground needed
to rekindle a motivating hope to go for-
ward.

As a white man living in L.A.'s sub-
rubs, I need to confess that I struggle
to understand what it means to be "togeth-
er." How can any of us begin to identi-
f with the desperate hopelessness that
erupted so spontaneously into violence
last April? Why was the world so
shocked with the Rodney King verdict—
except for those in the heart of L.A., who
would have been shocked if it had been
anything else? How do we sort through
the searing pictures, the rhetoric that
seemed to borrow heat from the flames
of multiple structures, the inevitable finger pointing by desperate leaders made vulnerable by events they could no longer control?

More importantly, could we ever begin to answer those very basic questions of the inner-city child: "Why are mom and dad looting? Why won't the police come and help that man we've been watching on TV the last two hours? Why do the cars pass on the other side of the road? Tell me again what is meant by the jury system of justice?"

Could we begin to understand why incarceration is not feared; why the threat of prison does not deter? "There are no drive-by shootings in jail. Nutritional food is available three times a day. Families aren't pushed out in the street when the rent is overdue. This roof doesn't leak. Skills are being taught. I've got a job."

Perhaps what we do have in common, what we do understand, is fear. My suburban community has a quality of life that is as dependable as the automatic sprinkler systems that keep lawns green and flowers blooming. This is not a "gated" community. No need to. Security is assured through massive cultural homogeneity, at least when it comes to comfort zones and protective freedoms.

But on the first night of the riots, my 85-year-old neighbor turned out all the lights in his home, got out a pistol, loaded it, and fearfully determined to save his world from the anarchy around him. Across our country, there is both a figurative and real "lock and load" mentality driven by fear. Armed ethnicity—better armed than ever before—and a fear within all of us with respect to the possible consequences, drives us toward solution.

Fear works better than guilt. Guilt never takes us very far. But if we are ever able to change the systemic issues behind these riots, we will need to find, together, tangible expressions of hope—hope that transcends fear, hope that "does not disappoint." Let me share three vivid examples of hope.

For me, the power and presence of the inner-city church represent a tangible sign of hope. A church that can call its members to accountability, in many instances demanding that looters within the congregation publicly return stolen goods with a request for forgiveness, is a powerful sign of hope.

Secondly, a letter from a colleague in South Africa, reminding us that black and white brothers and sisters are praying for Los Angeles from their experiential perspective of a love that can transcend racism, becomes a beautiful sign of hope. Very simply, what they have done, we can do!

Finally, a gift from World Vision Korea, from the country where World Vision's ministry was birthed within the ashes and hopelessness of the early 1950s, a $50,000 gift "to help bring healing" to Los Angeles, sends the strongest message possible: Hope is tangible. Hope is real. The First World and the Third World can come together. Rich and poor each have something to give. Burdens can be shared. Donors do become receivers, as receivers from times past continue the ministry of giving. The lines blur, barriers fall, the ground is indeed common.

A black pastor at our meeting allowed that he was experiencing "unchecked optimism." He suggested that this could be the church's finest hour, a defining moment, perhaps a time for redefining the mission of the church. As I listened to this pastor excitedly articulate a holistic gospel, I heard again the words of the apostle Paul:

We exalt in the hope of the glory of God. And not only this, but we also exalt in our tribulations, knowing that tribulation brings about perseverance; and perseverance, a proven character; and proven character, hope; and hope does not disappoint, because the love of God has been poured out within our hearts through the Holy Spirit who was given to us.

Forgiveness and repentance formed the common ground needed to rekindle a motivating hope to go forward together.
"I tell you the truth, anyone who gives you a cup of cold water in my name because you belong to Christ will certainly not lose his reward." Mark 9:41 (NIV)

Up to 50 percent of childhood diseases can be traced to unclean water. It is also a breeding ground for guinea worm, a painful parasite which drains both strength and morale. Yet people continue to wash in this water, to cook with it, to drink it. Their only other choice is death by dehydration.

Because water is vital to survival, many World Vision projects are based upon clean water. Such projects involve building rainfall-collecting tanks, dams and catchment basins, or digging shallow and deep wells—whatever is needed in each location. But health conditions won't improve just by installing a new water system. An all-encompassing program must teach villagers to maintain the water system, and to practice good personal hygiene and sanitation. Village health promoters lead people in this process of preserving and protecting their own health.

Please help us offer hope and opportunity in His name to suffering children and families who need pure, clean water. Your support is vital.

Yes, I want to help!

I am enclosing: □ $175 □ $400 □ $900 □ Other

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