



Episcopal Network for Economic Justice Newsletter

Fall 2011

Volume 1, Number 2

Welcome!

This is a print edition newsletter which we will be issuing every fall. The other three of the year are delivered as online eNewsletters. The print edition will also be presented on the website and can be found from our Facebook group page.

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Episcopal Network for Economic Justice

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In This Issue:

The articles in this issue primarily deal with the two major themes and issues of ENEJ this year: the jobs crisis of this Great recession: we include (1) the current text of our Convention resolution on job creation, (2) an invitation by Rev. Paul Sherry of Interfaith Worker Justice to join their program "Faith Advocates for Jobs", which assists congregations to develop programs for and of the unemployed in their parishes, and (3) a letter from Ariel Miller, an ENEJ member who describes the current recession and begins to list possible responses that the churches can make.

A second long-term issue of ENEJ is community investing, the practice supported by ENEJ since its beginnings in Detroit in 1988 of investing in community development credit unions and loan funds, etc., which make loans for housing and business development in lower income communities. Sue Lloyd describes a workshop you can present in your congregation on community investing; and William McKeown, chair of the Economic Justice Fund of the Episcopal Church, describes that fund.

Additionally, our President Dianne Aid reports on the continuing struggle for immigration reform, and Mike Schut describes the collaboration we envision between ENEJ and the Episcopal Ecological Network. We hope this issue is helpful and informative.together. As we look towards Indianapolis, we will be in the midst of the struggles of immigrants, workers, and people on already fixed and limited incomes being pushed deeper into the shadows.

Economics and Ecology: An Alliance to Care for the Household of God

By Michael Schut

Members of ENEJ have been talking with members of the Episcopal Ecological Network (EpEN) about a closer collaboration between the two networks. We don't have to think hard or look far for the connections between economics and ecology: the words start with e-c-o, which in Greek is the root *oikos*. *Oikos* is the household.

Our current dominant economic system looks at the household and sees "labor," sees "resource." God's economy looks at the household and sees "sacred creation" and, along with God, proclaims "it is very good."

The source and cause of many of the issues that environmentalists are working on are economic. Indeed, if we do not create an economy that nestles itself within ecological systems, if we do not, in other words, create a more sustainable economic system, economic and ecological injustice will only continue.

Consider the following realities: A child suffering from the impacts of air pollution; Mexican farmers choosing to leave their farm to work in the States because they cannot compete with the price of US-subsidized corn; the impacts of climate change on the poor; soil loss and water degradation due to ill-conceived agricultural policy; the lack of access to healthy food in many inner-city neighborhoods; the pressure to turn quarterly corporate profits and thus the pressure to increase the rate at which we turn "resources" (God's creation) into cash. A native tribe's salmon fishing rights turned worthless due to water contamination and a hydroelectric dam.

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Faith Advocates for Jobs

From Paul Sherry, reprinted from Interfaith Worker Justice public policy paper

Interfaith Worker Justice is organizing with the faith community to address the most damaging social crisis of our lifetimes: the crisis of unemployment. While there are some signs of a return to profitability for certain sectors of business, workers continue to face unemployment and underemployment at levels not seen since the Great Depression.

While the entire society is reeling, the unemployment rate for African Americans, Latinos, youth, and people who live in particularly hard-hit cities and regions is disastrous, which in turn has led to huge increases in foreclosures, homelessness, crime, and despair.

Faith Advocates for Jobs is a major new interfaith campaign initiated by Interfaith Worker Justice to address the severe suffering being endured by millions of unemployed workers. The campaign is organizing a nationwide network of congregations committed to supporting the unemployed and their families both spiritually and materially.

Will yours be one of those congregations?

If so, complete the Congregational Commitment Pledge online or fill out the downloadable copy (PDF) and fax it to 773-728-8409. If you join the campaign's network of congregations, we'll help you get started, provide you with information on how your congregation can be most helpful to the unemployed, and share with you what others in the network are doing. Many unemployed worker support committees already exist in congregations around the country. If yours is one of those, we hope you'll join with us! We believe that together we can help unemployed workers and their families get through this crisis and begin to look forward to a better day. Please download the Faith Advocates for Jobs Campaign Goals (PDF) and join with us!

Please contact Rev. Paul Sherry, the campaign's coordinator, for full details and how you and your organization/congregation can get involved.

You can reach Paul by phone:

202-525-3055 (office)

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Or by e-mail:

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Our religious traditions teach us that work is a sacred act, that when we labor we are "God's hands" on earth. Those who work and those who cannot work must be treated fairly.

Woe to him who builds his house on unrighteousness, and his upper room by injustice, who makes his neighbors work for nothing, and does not give them their wages. (Jeremiah 22:13)



Thinking Out Loud

By Dianne Aid, TSSF
ENEJ President

The Gospel for today (September 18, 2011) from Matthew 20:1-6 speaks of the workers hired in the last hour receiving the same wages offered to those hired in previous hours. This is a pretty radical message.

The two congregations I am rooted in are made up of workers who have come in at the last hour to clean hotel rooms, harvest crops and drive the semi-trucks from ports to market. They were pretty consternated by the suggestion that those who came in after them would get the same pay. Once we put the question into the framework of God's abundance which is reflected in the sacraments of the Church it became more obvious that all God's children deserve fair treatment and living wages – those who "run the ship" as CEOs, and those who come in during the harvest to bring the abundance to the tables of the world.

I am inspired by those who "get it", especially the most impacted communities and allies who stand together. As we look towards Indianapolis, we will be in the midst of the struggles of immigrants, workers, and people on already fixed and limited incomes being pushed deeper into the shadows.

For example, Indiana has pending immigration legislation that parrots Arizona, Alabama and Georgia. And the

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How-To Workshop on Community Investing

By Sue Lloyd, co-chair, ENEJ Education Committee

ENEJ is presenting a new workshop entitled, "COMMUNITY INVESTING: Our Assets at Work in Underserved Communities." The intended audience includes all Episcopalians in or potentially in leadership roles at all levels of the Church. Attendees will come away familiar with community investing and ready to further pursue these investments as well as able to replicate the workshop in parishes or other entities in the Church. The ENEJ Education Committee is available to provide support and resources.

The workshop will define and describe community investing, a way to safely and effectively invest/loan (not donate) our financial assets, amounts as small as \$1000, in communities near to home and far away. The workshop's goals are to bring awareness to the Church of the established network of community development financial institutions (CDFIs) around the country needing our deposits/investments. The CDFIs are ready to put our funds to work as capital in distressed neighborhoods as they develop or rebuild housing, small businesses, cooperatives, and community services.

The workshop begins with a 20 minute segment of "From Mammon to Manna: Sabbath Economics and Community Investing", a DVD produced by Bartimaeus Cooperative Ministries with support from ENEJ. Andy Loving, a leading social investment advisor, presents an overview of community investing - one of the "3 legs of socially responsible investing" as termed some time ago by investment advisor Amy Domini, an Episcopalian. These investments, usually loans, allow CDFIs (primarily banks, credit unions and loan funds) to finance business development including micro-finance, cooperative enterprises, affordable housing and and non-profit services and facilities.

The DVD segment will be followed by one or more presentations by representatives of CDFIs in the area. They will describe how their organizations work, their successes, their challenges, and performance results and the investment opportunities they offer.

Finally there will be question and discussion time for participants to raise issues with the presenters and the workshop leaders. In addition we will ask the participants/attendees to let us know what further information they would need to round out their knowledge of community investing.

The workshop will also make available copies of or information on how to access on our website the chapter on Community Investing from ENEJ's Economic Justice How-To Manual, our one page summary on community investing, and a list of resources, with websites and contact information.

Facilitators of this workshop do not need formal training to offer it in the local parish or diocesan setting. You can find on the ENEJ website (www.enej.org) a sheet listing the planning steps and other resources to assist you. Using these it should be possible to plan and carry out the workshop.

Fight Poverty with the Economic Justice Loan Fund

By W.B. McKeown, chairman of Executive Council's Economic Justice Loan Committee

Excerpted from Episcopal News Service, June 23, 2010

Ever since Presiding Bishop Katharine Jefferts Schori mentioned the Economic Justice Loan Fund during the church's domestic poverty conference this spring in Newark, New Jersey, people have been asking me to tell them about the fund.

The Economic Justice Loan Fund is a justice ministry through which the Episcopal Church acts to alleviate poverty. Executive Council created the fund as it exists today in 1997 when it combined two previous loan-making committees operating since the 1980s. The fund's roots, however, extend back to the church's Ghetto Loan Fund of the 1960s.

The current fund is \$7 million of the church's investment assets that have been set aside by General Convention and Executive Council to be loaned to community financial institutions at less than market interest rates to support community development lending by those community institutions. These are investment assets, not operating funds, and these assets are invested, not given away, to alleviate poverty. The fund does not make grants. The Economic Justice Loan Committee (EJLC) administers the fund.

General Convention, Executive Council and the EJLC all have a fiduciary duty on behalf of the church to see to it that these investment assets are preserved and protected while they are used for economic justice mission.

Accordingly, the borrowers are legally required, by contract with the church, to pay back their borrowings and, while the loans are outstanding, to pay interest to the church for the use of the funds, albeit at below market rates. There have been no defaults in the decade the EJLC has administered the fund.

Under the current Economic Justice Loan Fund program the church lends only to community development financial intermediaries, such as loan funds, banks or credit unions. Some examples are listed in the box (p. 5).

There is one additional important principle guiding the fund: the EJLC approves no loan unless the appropriate diocesan bishop approves the making of the loan.

Why does the church make loans to intermediaries instead of end users?

Economic development lending is well within the mission of the Episcopal Church, but the church is not in that business; that business requires a commitment of resources and personnel that the church is not set up to make.

Many community development intermediaries already exist and are functioning successfully. They know how to support their borrowers with management and financial training and consulting services, to help the borrowers carry out their projects and repay their loans. For the end user borrower, borrowing from an intermediary not only provides capital, it provides valuable debt management experience and training and the opportunity to develop a record that can help the end user gain access to the regular capital markets.

The church need not and cannot duplicate the capacity existing in these intermediaries. The church has and can provide capital (its investment assets) to support these successful intermediaries. That is what the church does through the Economic Justice Loan Fund.

What can a diocese, a parish, a church institution, or an individual do?

If you know of an intermediary that might benefit from a loan from the Episcopal Church, or if you know of a project that might benefit from a loan from an intermediary funded by the church, the EJLC may be able to help facilitate that result. The EJLC cannot promise to make a loan, but it can promise to consider opportunities brought to its attention.

For more information, contact:

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Previous EJLC Loans

Over the past 10 years EJLC loans enabled the financing of homes, provided funds to over 150 small businesses, and created hundreds of jobs. In each of the cases, the borrowers were unable to access traditional credit markets.

Examples of previous loans include:

- \$200,000 loan in January 2005 to Shared Interest, a US-based fund which guarantees loans by South African banks to members of low-income communities to enable them to construct houses, create jobs and launch small businesses.
- \$100,000 deposit with Hope Community Credit Union of Mississippi and Louisiana in December 2005, and a \$150,000 loan to Minority Capital Fund of Mississippi in December 2006 to support economic redevelopment on the Gulf Coast in the aftermath following Hurricane Katrina.
- \$200,000 loan in October 2006 to Four Directions Development Corporation (FDDC) of Maine, a community development corporation organized jointly by the four Native American tribes in Maine: the Passamaquoddy Tribe, the Penobscot Indian Nation, the Houlton Band of Maliseet Indians, and the Aroostook Band of Micmac Indians. Susan Hammond of FDDC told EJLC, "With your loan funds we have made five business loans ranging from \$8,000 to \$79,000. The loans were used for working capital, inventory and equipment, and a couple for commercial real estate purchases. The businesses we assisted were for the start up of a building supply business, a bottle redemption company, a music business and rental property for low-income families. The loans have provided employment for almost 10 tribal members and helped five families become more self-sufficient."
- \$350,000 loan in August 2009 to Federation of Appalachian Housing Enterprises of Kentucky, a non profit that provides access to capital for housing construction and community development.

Sandy Elledge Remembered

Sandra Majors Elledge, age 70, died Friday, October 14 in Winchester, Virginia. She had been ill for some time but had continued to work part time as administrator for the Episcopal Network for Economic Justice. Before her retirement in 2007 Sandy had served in Appalachia as Executive Coordinator of Episcopal Appalachian Ministries (EAM). In that work she became known throughout the Episcopal Church as a stalwart advocate for the people of that region. She had also been a pillar of the Commission on Religion in Appalachia (CORA) and represented the Episcopal Church in that ecumenical organization for many years. In her work for EAM and CORA she worked tirelessly to support community development and service ministries in many remote sections of the mountains. She traveled all over the region and got to know many of the project leaders and was much loved wherever she went. As editor of the EAM newsletter she helped publicize the work of local ministries. She served on the board of Grace House on the Mountain in Southwestern Virginia. She provided staff support for the Working Class Ministry and Synagogy movements within the Episcopal Church and became an expert on small congregations and their ministries. A memorial service for Sandy will be held Saturday, October 29 at Emmanuel Episcopal Church, 660 South Main Street, Harrisonburg, Virginia. Memorials may be sent to Episcopal Appalachian Ministries, 161 E. Ravine Street, Kingsport, TN 37660.



Convention Resolution on Job Creation

The Episcopal Convention of 2012 urges the U.S. President and the Congress to approve a serious multi-faceted program as a solution to the current intolerable level of unemployment in this country. Such a program should include initiatives such as the following:

- a. A bold new federal program, solely focused on the creation of new jobs
 - Creating a long-term program to rebuild the nation's infrastructure which would create jobs and establish the platform for 21st century industries.
 - Moving to a greener economy, with most of the new manufacturing taking place within the United States.
 - A variation of the depression-era programs of the Works Progress Administration and the Civilian Conservation Corp to put economically distressed young people to work on projects beneficial for society.
- b. Trade policies and treaties that are more sensitive to concerns affecting workers, keeping more good jobs in the countries involved in the treaties.
- c. Increased funding for job-training programs both in basic education and in vocational training for those unprepared for the current job market; strengthening employable skills programs in community colleges and increasing the number of those completing college.
- d. National legislation more supportive of the union movement; and greater solidarity among workers themselves, for instance workers accepting less hours per week so that more workers can have jobs.
- e. Federal tax credits for companies creating new jobs.

EXPLANATION

It would be intolerable to allow 10% plus unemployment rate become the new normal. Not having a job for any length of time is extremely demoralizing for a person, especially if the decent life of the family depends on his/her work. There is little long-term security in such a situation. And the health, education and general welfare of the children are imperiled.

In order to return our economy to a full employment (5% unemployment is often cited), 21 million new jobs would have to be created by 2020 (the McKinsey Global Institute). At this point only 1.4 million jobs are being created each year. There is no indication that employers on their own (even with substantial tax cuts for businesses and upper income people) would generate the needed number of jobs. In such an emergency (it is indeed an emergency for so many long-term unemployed), the government must intervene in the job creating process.

In response to the frequent criticism that the country cannot afford such a job-creating program, the Economic Policy Institute responds that the original stimulus bill was effective in creating 5 million full-time equivalent jobs, keeping the jobless rate from going up another 2 points in 2008-10. Moreover, the cost of such a program will be offset by the expanding tax revenue generated by the workers' salaries. This is especially true while the government is paying only 1% interest on its loans.

Job training at all levels must be seriously addressed. There is a growing mismatch between the skills of the American work force and the needs of the well-paying jobs being created. At our present rates of graduation, there will be nearly 6 million Americans without a high school diploma, and therefore virtually unemployable, in 2020. And the job market at that time is projected to experience a shortage of 1.5 million workers with college degrees.

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Economics and Ecology ... Continued from page 1**Are those economic issues or ecological issues?**

ENEJ and EpEN believe that collaboration will strengthen the work of both networks in advocacy as well as in their local projects. The networks hope to meet together soon to clarify this relationship and to agree on specific joint programming. Mike Schut, Economic and Environmental Affairs Officer for the Episcopal Church, currently serves as a resource person for both networks.



Michael Schut, at the 2009 General Convention in Anaheim, California.

New Bylaws Coming

The Executive Committee is preparing a new set of bylaws for approval at the next annual meeting. These bylaws, if adopted, will also encourage the formation of local chapters and interest groups within ENEJ, a model initiated by the Episcopal Peace Fellowship. A local chapter will be a group of members working on local issues in conjunction with ENEJ. An interest group will be a group of members working on a specific issue or issues on a regional or national basis. These groups will participate in the policy-setting and action-planning of ENEJ.

Thinking Out Loud ... Continued from page 3

Hyatt Hotel workers are in a continuing struggle which is extending to Hyatt Hotels across the country and, as elsewhere, collective bargaining, especially regarding teachers, is being challenged.

But wait: There is a light deep in the shadows – it is called community organizing. Local efforts are strengthened and encouraged through internet communication, but the bottom line, is the local community gathering together to educate by asking questions when things do not appear to be quite right, and by inviting neighbors to the table to talk and to come to know each other as human beings, not “those people” or “the poor”.

Traditionally, The Episcopal Network for Economic Justice has created resources for the Episcopal Church such as our Community Investing Manual and our more recent Economic Justice How-To Manual (a practical guide to a variety of economic justice issues). We will continue to develop resources as we learn more from the communities we are engaged in across the church. Through our provincial network building, we hope to inspire local communities and dioceses to engage in economic justice issues in local communities by developing relationships with impacted communities and working in solidarity to bring about change.

“Community” is a term that is rather freely tossed about. If we work at truly capturing the idea of community we can move systems towards justice and we can create accessibility to power for the voices that often go un-noticed or are discounted.

Web Resources

- Economic Justice Education Modules
- Community Investing Handbook
- Economic Justice How-To Action Manual
- Twenty Years Later: An Economic Justice Program for the Episcopal Church
- and more...

These resources can be found at www.enej.org.

Convention Resolution ... Continued from page 5

As to other suggestions in the resolution: trade treaties need to protect the long-term jobs of workers on both sides of the borders. The rights of organized labor should also be safeguarded, since they provide the bargaining strength workers need in negotiating with employers wages and benefits. Finally, tax incentives for employers who create new jobs will give them an additional reason to create those new jobs.

Why do we ask the Church to speak out and support such legislation. First, religious groups are part of the “civil society” that speaks up for less advantaged and less influential people who are so easily taken advantage of. Secondly, the religious communities are the built-in moral spokespeople, the prophets, to the powers that be, who would otherwise get their own way to the disadvantage of the less powerful. We have solid traditions for these interventions by the churches, and it is important for an ethical society that the Church continue this advocacy.

Equipping employers for breakthrough community ministry

By Ariel Miller, Diocese of Southern Ohio Episcopal Community Services Foundation (ECSF@eos.net)

It's becoming obvious that the growing number of working families on the verge of losing their home is a disaster for all of us. Episcopal churches' traditional tools - \$50 from the discretionary fund, a gasoline voucher - shatter in the face of the trends so disturbingly documented in the most recent Census.

Real income for 90% of Americans declined between 1979 and 2008, even though productivity continued to rise. Millions more lost employer-provided health care and pensions, and a growing number of moderate and low-wage people have no access to retirement plans. The costs of housing, energy, food and health care continue to rise. (The State of Working Ohio 2011, www.Policymattersohio.org)

Here's the perfect storm: fewer and fewer working families have the assets to weather the recession. Federal and state cuts and the continued instability of foundation endowments are crippling public and non-profit safety net programs. Church outreach budgets are dwarfed by rising needs.

Since we can't seem to mobilize enough hands and nets to pull our drowning neighbors out of the river, how about focusing on prevention? In this article, I'm focusing just on one vulnerable population: the working people who don't have the assets to weather a crisis, whether it's a car repair or an illness.

This is the time to engage the hearts and talents of a great and overlooked resource in the Episcopal Church: business people. As employers, experts in financial products, and people with political influence way beyond their population share, they have the capacity to spearhead breakthrough community ministry.

The prize we are aiming for here is aiding working families to build financial stability and independence. The problem to be overcome is the lack of essential assets, ranging from the \$500 needed to fix the car you depend on to get to work, to the money needed for your children to finish college, to having more than Social Security when you retire.

The work starts with bringing vividly to their attention the everyday struggles of working neighbors so that we, as upper-middle-class Episcopalians, identify with them. Jesus' riveting encounters with real people are the model here. As a Christian formation mandate, this work to open hearts and engage creativity embodies the Baptismal vows of loving your neighbor as yourself.

Business people can embody these Baptismal vows by studying, improving, and implementing employment practices and financial products that give working people the dignity (fifth Baptismal vow) of being able to meet their families' basic needs. One of the most exciting ideas is automatic payroll savings plans to give employees a rainy day fund.

In addition, local churches can engage business people in studying current public policies, so they can advocate for improvements. Economist Amy Hanaur of Policy Matters Ohio talks of the "on-ramps to the middle class" which were built into American public policy in the mid-twentieth century: free, high quality K-12 public education, the GI bill, affordable public universities, protections for collective bargaining. These contributed to the rising levels of education and standard of living that only began to erode in the 1980's.

Many savings and tax incentives which upper middle class people rely on - including retirement plans and non-refundable tax credits - are currently beyond reach for an increasing proportion of workers.

Please start by mining the Gospel for the riveting stories of real people who appealed to Jesus, and who he answered. Then make sure your struggling neighbors have the opportunity to brief the business people in your congregation on what they are going through.

Then read the exciting paper published by the leaders of the New America Foundation's Asset Building Program: the Assets Agenda 2011 (<http://newamerica.net>) This documents the current state and potential improvements in employee benefits, financial products, and public policy, giving a blueprint for new on-ramps to dignity and self-sufficiency.

Please, please write about what you are currently doing to mobilize the potential of the Church to contribute to asset-building for our most vulnerable people, so we all can benefit from your discoveries.



Assets under construction! Episcopalians Phyllis Dean and Tanya Howe, volunteer tax preparers, organized a FAFSA Fiesta last year at rural Hocking College in Nelsonville, Ohio. They showed students how to use the free self-serve Ohio Benefit Bank software to complete their taxes and fill out the federal financial aid application at one sitting. Students were thrilled to discover what they were getting back in Earned Income Tax Credit and other tax credits which constitute the most high-impact way of lifting working families above the poverty line. Educational attainment is another huge asset towards stability.

RESOURCES OF ENEJ

The Rev. Arthur S. Lloyd, Chair, Capacity Building

The Episcopal Network for Economic Justice (the ENEJ) is the only organization in the Episcopal Church solely devoted to helping the Church respond to economic justice concerns. We do this primarily through education and advocacy.

We have developed resources on how dioceses, parishes, individuals can invest some of their resources in community-based projects benefitting low-income people. We put some of our own money into helping Bartimaeus Cooperative Ministries produce a DVD, "From Mammon to Manna: Sabbath Economics and Community Investing" (see our website for information on how to obtain this). We have also produced a "How to" manual to help congregations start community development corporations and credit unions, support affordable housing and strengthen local economies. See our website for how to download this excellent resource.

The ENEJ also encourages advocacy by providing information on a variety of concerns, such as immigration issues and how to stand with low-wage workers, including our Church's own lay employees.

We do our work through collaboration with other justice-related organizations in the Church, such as the Episcopal Urban Caucus and, most recently, the Episcopal Ecological Network. We are also a part of "the Consultation," a group of such organizations who lobby at General Convention for progressive policies and resolutions. Look for us in Indianapolis in 2012.

To do our work we need more people to invest themselves in the work of economic justice. Please become a member of the ENEJ by filling out the membership form on the envelope enclosed in this newsletter and sending that with as generous a contribution as you can make - within the constraints of these hard times for so many people.

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