

FAITH AND
Progressive Policy
PROUD PAST, PROMISING FUTURE

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PROMISING FUTURE: CONCURRENT POLICY DISCUSSIONS

THE NATIONAL BUDGET: A REFLECTION OF OUR VALUES

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CHRISTIAN WELLER: (In progress) -- talked about this session, a remark that alienated one of my colleagues, and set him off a little bit came to mind. I said once that fairness is not an economic concept. In modern economics, we don't have fairness. And I think that's one of the important pieces that we as economists have still a lot to learn, just as much as I think we can bring some values, some insights to the religious community. I think that's what we hope to accomplish with today's session. I'll leave the discussion over whether fairness should be an economic value, or whether it is or was, to a later time.

I would like to introduce our speakers in the order that they're going to speak, and then hand it over for some initial remarks, and then open it up for question and answers. Our first speaker, Salam Al-Marayati, he is the director and one of the founders of the Muslim Public Affairs Council, a public service nonprofit, nonpartisan agency that disseminates accurate information about Islam and Muslims to the media and our elected officials. For 13 years, Mr. Al-Marayati has worked tirelessly to promote harmony between Muslims and their fellow Americans through interfaith dialogue and working in concert with local and national officials. Al-Marayati has made countless appearances in national media outlets to discuss issues pertinent to Americans and American Muslims. He has published in the Wall Street Journal, the Los Angeles Times, Christian Science Monitor, LA Daily News, the Chicago Tribune, the San Francisco Chronicle and USA Today. And he has talked on issues of importance to Americans on television news programs including CNN, PBS, MSNBC, Fox News, CNBC and all major national news networks. Thank you very much for coming this morning.

Our next speaker is Dr. Heather Bouchey from the Center for Economic and Policy Research. As a research economist in 2003, prior to that, her work focuses on the U.S. labor market, social policy, work and family issues. Dr. Bouchey's work ranges from examining the recent recession recovery's effects on the labor market and working families. She has testified before Congress and authored numerous reports and commentaries on issues affecting working families, including the implications of the 1996 Welfare Reform Act. She's a co-author of "The State of Working America," and "Hardships in America: The Real American Story of Working Families." She wrote all of these reports previous at the Economic Policy Institute where she's also research affiliate with the National Poverty Center of the Gerald Ford School of Public Policy. She received her Ph.D. in Economics from the New School for Social Research.

Our next speaker is Professor Warren, and I've got to get this right. Professor Warren joined the faculty of Harvard Law School in 1992 as the Robert Walker Visiting Professor of Commercial Law, and became the Leo Gottlieb Professor of Law in 1995. She is co-author of "The Two-Income Trap: Why Middle Class Mothers and Fathers are Going Broke," and we hope to hear a lot about that. Her earlier books include "As We Forgive our Debtors: Bankruptcy and the Law in America," "The Fragile Middle Class," "Business Bankruptcy," and three leading case books.

Professor Warren is also the vice president of the American Law Institute, and serves on the executive committee of the National Bankruptcy Conference where she directed the National Bankruptcy Review Commission study of Federal bankruptcy laws and drafted a report to Congress. The National Law Journal named her one of the 50 most influential women lawyers in America. Harvard students voted her the Saxophone Award for Teaching Excellence.

Prior to teaching at Harvard, Professor Warren was William H. Nader Professor of Commercial Law at the University of Pennsylvania, and also taught at the University of Texas Law School; the University of Houston Law Center; University of Michigan, and Rutgers Law.

And we have -- last but not least, Reverend Sanders has been the senior pastor of the Third Street Church of God in Washington, D.C., since 1997, a professor of Christian ethics at Howard University School of Divinity. She is the co-author of over 50 articles and several books, including "Ministry at the Margins," "Saints in Exile: The Holiness-Pentecostal Experience in African-American Culture," "Empowerment Ethics for a Liberated People," and she's the editor of "Living the Intersections." She's a graduate of the Civil Defense School, holds a B.M. in Mathematics from Swarthmore, a Master of Divinity and Doctor of Theology from Harvard Divinity. In 2002, she was awarded an honorary doctorate of divinity at Ashbury College in Wilmer, Kentucky.

I would like to hand it over to Al-Marayati.

SALAM AL-MARAYATI: Thank you very much.

On the topic of the national budget reflecting our values, I think the issue comes down to moral versus immoral budgeting. In other words, a value based budget versus a valueless budget, and how we disburse our national revenues. Now, I'm going to focus more on Islam, and my colleagues are going to obviously focus more on the particulars of the budgeting process, and also from the Christian perspective. But, since Islam is so unknown to many people, I thought I would just take the few moments that I've been allotted to go over the Islamic concept on this issue.

Now, there are five pillars in Islam. One of the pillars is called Zakaah, which is translated as alms giving. It's similar to the Christian concept of tithing. But literally Zakaah means the purifying dues. In other words, we have been granted so much in this world by God and in purifying ourselves to learn to give. It has also been referred to as the divine income tax, because the funds were given historically to the state and the state would be responsible for disbursing these funds. And there are eight categories in terms of disbursements that the Koran mentions. The first is to take care of the poor, to lift them out of poverty. And there are different levels of poverty that the Koran talks about that I don't have time to discuss with you today, but it's important to understand the different levels of poverty.

Number two, to take care of orphans, and the Koran specifically admonishes people. It says: Have you ever seen a human being who contradicts the essence of faith, then such as the one who thrusts the orphan away and feels no urge to feed the needy, woe then unto those who

pray that their hearts and minds from the essence and message of their prayers are remote, those who want to be seen and praised, whereas they refuse to help others.

A third category, taking care of the exiled, those who are fleeing persecution. And, in fact, the concept of where Islam is, or where Muslims should live, one scholar says, Muslims should go to wherever there is security. And I believe in this day and age, Islam flourishes in America, notwithstanding all the political obstacles we face here, because we live in a free society, in a free and secure society.

Number four, to take care of refugees. That includes domestic refugees, the example of which would be the homeless. There's really no excuse for a country as rich and powerful as ours to have a homeless problem. We don't have a national homeless policy, or we don't have a czar to deal with the homeless issue like we have czars for other issues.

Number five, to promote liberation, and Islam had within it a system of eradicating slavery from the foundation of slavery, to make it economically, and religiously, and socially unfeasible.

Number six, to reconcile with enemies. In other words, to ease their hearts as the Koran says, clearly, so that an enemy becomes a friend in the future.

Number seven, to administer these needs through administrators.

And in the history of Islam also, there's a concept of the chair. You know, how we endow a chair, that started in Islamic universities many centuries ago. And so the endowing a chair started at the peak of Islamic civilization, and also promoting libraries, and promoting anything that supports the cause of God. That would be the eighth category, supporting the cause of God. And here it's important to understand the principle that God's right supercedes personal and individual rights when it comes to these issues, because supporting human rights is inseparable from adhering to God's rights, and serving God for the believer is the same as serving his creation.

The Koran also says that the revenues of a society should not be a benefit going round and round among such a few as may already be rich. This is in Chapter 59, Verse 7. But, at the same time, the Koran says there are those who are favored in this life over others. God has bestowed more abundant means of sustenance -- I've got two minutes, I am wrapping up right now. God has bestowed more abundant means of sustenance on some of you than on others, and yet they who are more abundantly favored are often unwilling to hand over some of their sustenance to those whom their right hand possesses, so that they all may be equal in fulfilling the main needs of life therein, are they then denying God's favors by acting so selfishly and greedily.

Now, monitoring a robust economic is also important. So the Koran says, we should find specialists, economic specialists, to deal with that. In other words, these categories are not in place so that we just have a socialist economy per se, but to really promote socioeconomic justice in any society.

Now, as a decision-maker, I'm sure a decision-maker has many options to choose, but it's very easy to decide to spend revenues when powerful special interest groups come to you and either pressure you or provide economic incentives to support their cause or their corporations. It's all about money, and it's about reelection. But it is difficult to promote the public interest over special interest groups. And here the public interest is dealing with the needy in society that doesn't result in an immediate return on gain, but has long-term impact on society. And, finally, if I can just say two points, the Koran has another verse that says the believers are those who enjoin what is right and forbid what is wrong. That is now interpreted as promoting whatever is in the public benefit, and preventing what is in public harm.

In Los Angeles, we have problems of schools not being painted and a very depressing atmosphere in public schools. There are no after-school activities for middle school that I'm trying to apply my son towards, and yet we have a war industry that is sacrificing poor people for the benefits of rich. And we still don't have a real -- we're decreasing the Veteran Affairs budget in our budget as well. So these injustices have to be reversed if we're to follow these strict religious principles.

Thank you very much.

MR. WELLER: Thank you very much. In seven minutes we covered a lot of ground. Thank you very much, you brought all the issues very nicely together with that.

I will hand it over to Dr. Boushey.

Thank you.

HEATHER BOUSHEY: Thank you. Thank you, Christian.

It's really a pleasure to be here today to speak with you. My comments are going to touch on the persistence of the low-wage labor market, and the lack of mobility for low-wage workers, and the failure of public policy. That is a lot to cover in five minutes, so I'm going to try to be brief.

The phrase "the working poor" has become a part of our common lexicon now, and this is something we should be very alarmed by, because it points to a significant, persistent problem with the U.S. economy. Currently, work and wages are simply not enough to solve the biggest challenges facing American families, access to healthcare, access to affordable and safe childcare, job security, and paid time off, including vacation and sick leave.

Today, a family can have one or even two people in the labor market working full time, and yet may earn insufficient income to afford a safe and decent standard of living. The problem is two-fold. On the one hand, for many workers wages are just simply not enough, and this is related to long-term trends in the labor market. On the other hand, the cost of many essential goods and services have increased far faster than the rate of inflation; in particular, housing, healthcare, and childcare. The problem is fundamentally rooted in the rapid and sustained

increase in wage income and wealth inequality that we've seen in the United States for the past nearly 30 years now. Between '79 and 2001, workers in the bottom 40 percentile, that is the bottom 40 percent of workers saw their wages rise by less than 6 percent, while those in the top 10 percent of the earnings distribution saw their wages rise by over 25 percent, over four times as much. So, we've seen this divergence between workers at the bottom and workers at the top.

Slow wage growth among lower earners has meant that family income did not rise as rapidly as well. This slow growth spreads far up into the income distribution covering the middle class as well. Today, it's much more difficult for a family at the bottom of the income distribution to work their way up into the middle class and to stay there. At the same time, many costs have risen, and I think the two important areas I would like to touch on are childcare and healthcare. As mothers have moved out of the home and into the labor market, childcare is something that families must now pay for, and for which we're doing very little in terms of public policy to help them do that. Healthcare is, of course one of the most critical concerns facing America's families, and something that many of them can ill-afford. Right now, only about 60 percent of Americans receive any sort of employer provided health insurance, and this is certainly a public policy failure.

Now, this problem is not only significant, but it's persistent. And its persistence is something that public policy has also failed to address. These problems did not emerge with the 2001 recession, nor were they problems that disappeared during the rapid economic growth of the late 1990s. This growth was insufficient to ensure that workers were able to support their families at a safe and decent standard of living. And this, I would just like to note as a little sidebar, is one of President Reagan's lasting legacies, this growth in income inequality started under his watch, and has continued since then, and many of the policies that were implemented during that era haunt us to this day. That's something that we haven't heard enough about in the press.

These issues must be addressed through policy. I think one of the messages as an economist I would sort of like to leave you with today is that the notion that the market is not a natural phenomenon. The market is something that we have created through public policy, we've created through regulations, and that we can do something about how the market works. And this is the antithesis of the conservative economic line, which is that the market is natural, and therefore it's just and fair. Much of that economic analysis starts from the point of already assuming that institutions and social norms are a given, and those are what we need to focus on in terms of economic policy.

Over the past few decades, much of policy has favored wealth Americans or business interests at the expense of workers and low-income families. And we need policy solutions that reconfigure the economy to benefit all workers. We need policy solutions that acknowledge that work is not enough to ensure that families escape policy, that ensure fair pay, and addresses the rapid and sustained rise in wage and income inequality. We also need policy solutions that provide universal coverage. We can no longer simply focus on -- assume that just the poorest of the poor need our social policy help. Our solutions must also include the working poor and families well up into the income distribution. Often our policies here in Washington that are aimed at the poor simply focus on the non-working and not the working poor.

And, finally, we need to help families adequately provide the care that their families need. The world has changed, most families now have one or two family members in the labor market, and the caring needs are also something that we must address through policy and must acknowledge that these must be paid for.

I'm going to stop there.

MR. WELLER: Thank you very much. I've got to admit, you can tell that our speakers have media and Hill experience, they're really like ending right when the red light usually comes on.

With that, after we talked about the low wage labor market, working poor, I would like to hand it over to Professor Warren to talk about middle class families.

ELIZABETH WARREN: Thank you. I'm really pleased to be here as well.

I'm here to talk about family values, and for me what that means is the economic security of the family. A family that is not secure is a family under enormous stress. And so, what I want to talk about is, I want to talk about an issue that people of faith have been talking about for thousands of years. And that is about the regulation and the economics within the household. I heard a tape last week of Larry Burkett (sp), who pointed out that two-thirds of Jesus' parables were about money. And partly I think it's because we all understand the analogies with money, but partly because that is much of where security plays out. We only have to run the word "usury" through the Old Testament and the New Testament to see the number of hits you can get. Biblical scholars have been dealing with these issues for a long time. The Prophet Mohammed talks a great deal about interest restrictions, and is an important part of the Muslim faith.

So, this is not a new issue. This is not an unusual connection. Indeed, if it seems like an unusual connection, it tells you how far we have strayed from our own principles. But what I want to talk about is, I want to talk about the middle class today, principally. I'm just going to talk about what happened in the middle to ordinary American families. And the reason I want to talk about that is, I want to talk about it for three reasons. If the middle is under stress, the access by the poor to get into the middle class is much more difficult. So middle class economic issues, by definition, are poverty economic issues. So that's the first part.

The second part is, a middle class under stress feels that it has less room to give. It's more inclined to say, \$600 in a tax break sounds good to me, rather than what I can do to help someone else who is less fortunate.

A third reason I want to talk about it is this is one of my few chances to get to talk to people who are leaders in the religious community, and to point out that this is about ministry for people who are in great need. Families who are invisible in our own communities, people who look like they've got it made. They seem to have a nice house. They seem to have a nice car. But the economics of what's happened at home has left these people in complete break-up. And so this is a part of a religious outreach to individual families in our communities.

And the fourth, I think I said I would do three, I think I did four, reason I want to mention is because I really think that this meeting is in part about advocacy on behalf of families and families who most need it.

So what I want to do is, I want to see if I can give you just a thumbnail sketch of what's happened in America in one generation. Early 1970s to early 2000s, right, this is pretty much within the memory of most of the people in this room. We won't make people raise hands and say which ones. What happened, if you were starting a family in the early 1970s, or if you were starting a family in the early 2000s, the biggest single change, economically, to the family is that mothers have gone to work. It's not that women have gone to work, it's that mothers have gone to work. So that statistically speaking, the odds that a woman today with a six-month-old child at home would be in the workforce are higher than it was for someone with a 16-year-old child to be in the workforce just a generation ago. This has been a huge shift in America.

And, it's had one really profound economic impact; that is that median family income in the United States, inflation adjusted, has risen by 75 percent. Why? Because the median family today has two people in the workforce instead of one person in the workforce, and that's what's driven up median family income. Many of you will notice, it didn't go up by 100 percent. There's our 75 cents on the dollar. But guys didn't do it, they went up by 1. Women's work is what's brought in money to the household.

Okay. So, families have got all this money. I know what the American family ought to look like today, it ought to be in the middle, we're talking about median families, they ought to be more prosperous than ever before in our history. But here's what's happened to the family, a generation ago, the 1970s family, early 1970s family, this is median earning family, was putting aside about 11 percent of its take home pay in savings, and that was carrying about 3 percent of its take home pay in short-term debt, in consumer debt, not mortgage debt, but consumer debt, car loans, credit cards, that sort of thing. What's happened by the year 2000, they're carrying 12 percent of their pay in debt, and they're saving about -- is this me? -- I'll just keep on going, we'll suffer through this. Sorry about this.

So when you look at data like this, you say wait, income is up, debt is up, savings are down, what's happened to the American family. Well, I get my finger out and I'm ready to start pointing that they're over-consuming, they're spending too much at the mall, they're spending too much eating out, right, this is the story we tell ourselves. Anyone who is in financial trouble in the early 2000s must simply be overspending. Let me tell you what the data are.

When we dug into this and compared, inflation adjusted how families are actually spending their money, the family today, median earning family is spending how much more on clothing than it spent a generation ago, right, we've got all those little babies wearing designer outfits. Answer, 21 percent less, inflation adjusted. That's not as a portion of income, that's straight across, 21 percent less than they spent a generation ago. How much more are they spending on food, including eating out, I mean, moms in the work force who can cook? Answer, 22 percent less than they spent a generation ago. How about appliances, 44 percent less than they spent a generation ago, even though they buy those microwaves today that everyone wants

to talk about. Furniture, 30 percent less, per car expense is an interesting one, cars have gotten big and so on, 20 percent less, okay, per car.

So what happened to the family, how could the family end up in this kind of trouble, and the answer is, because they spend it on the basics. Families today are spending 69 percent more on their mortgage than they spent a generation ago, inflation adjusted, they're spending 60 percent more on healthcare than they spent a generation ago. They're spending 58 percent more on cars, how did they do it, because now they have two instead of one, as they did a generation ago. I'd bet 100 percent, just because it goes on beyond. They're spending money on childcare that they never spent a generation ago, and because they are now in a different tax circumstance, when we add up all their taxes, including their state taxes, they're spending 38 percent more on taxes.

So the bottom line is, these families are spending a whole lot more than they spent a generation ago, I just want to say two quick things if I can. and that is, costs have gone up for these families, and at the same time, we deregulated a credit industry, and turned them loose in the early 1980s, we painted targets on the backsides of everybody in middle class America. So that we want to talk about tax cuts, how about if we do it the other way. Americans last year spent \$85 billion, that's billion with a B, on interest on credit card debt alone, another \$11 billion on fees, late fees, charges that credit card companies have imposed. We're seeing an enormous wealth redistribution in America, and it's a wealth redistribution that's talking about much higher basic costs to run a family, and distributing value away from American families and into the hands of those who lend to those families.

I have to quit now?

Then I'll quit now and tell you more -- there's more, but we'll quit for now.

(Applause.)

MR. WELLER: Last, but not least, I would like to hand it over to Reverend Dr. Sanders.

REV. CHERYL SANDERS: My basic question I want to address in my allotted time is who cares for the poor. And I'm especially concerned to think about as kind of an overarching question for all the other things that I'm going to say, what specifically motivates progressives, and conservatives in their thoughts, and their policies, and their interactions with the poor.

From a Biblical perspective, and I recall near the end of the previous plenary session there was a question that was raised about the desirability of integrating ethics, and theology, and social concern. As an ethicist that's something that I try to specifically bring to the view of scripture. But, you will find in addition to the dominance of money as a topic in the parables, that throughout the scriptures, and I'll just put three of them here. Whoever oppresses the poor shows contempt for their maker, but whoever is kind to the needy honors God. That's from Proverbs. Also from Proverbs, speak up and judge fairly, defend the rights of the poor and needy. So the Bible not only has a concept of the poor will be with you always, but they do have specific rights, and they're always there as an opportunity for response.

When we get to the New Testament, if there is a proof text, or an important scripture, particularly for liberal theologians, it would certainly be Luke Chapter 4, where Jesus announces his ministry in the synagogue, and the first thing he says is that he's anointed to preach good news to the poor. And that's one thing that we do at 3rd Street Church every day. We have an urban prayer breakfast, and we invite people from the streets, and also people who are residents in the community to come and worship with us every weekday morning, and we have a hot meal. But, preaching good news to the poor is a real challenge, because it's not just preaching a sermon, but it has to include some kind of intentionality about giving them hope, and making a difference in their situation.

What this suggests, this very brief overview of scripture is that there is a basic mandate to not only advocacy, but empathy, and certainly Christianity is not unique among religions in articulating that. But, our prophetic purpose as religious leaders is to be advocates for the poor. And what has happened, I think, is that in some religious communities religious leaders identify primarily with the affluent. And in many of our churches we don't welcome the poor. The poor are not among our members or constituents, although they are the objects, perhaps, of our mission projects. But, I think that the empathy, this basic empathy and advocacy is an important perspective to be reflected upon in that advocacy role.

I'll just do a quick list of principles, religious and ethical principles, justice, that's basically righteousness that is honest, fairness, fair play, applying the rules fairly to everyone. Equity, equal treatment, mutuality, which it's based on the assumption that there's one human family, and we don't have to categorize people, particularly for the purpose of discriminating against them, and that all have something to contribute. So that even if I am full of compassion and concern and sympathy for you and your poverty, and your condition, I still acknowledge your humanity, and the fact that you may have something to share, something to bring to the table, other than your hunger and your poverty.

Then I sort of put these all together, faith, hope, and love as Christian virtues, again, not unique in any way to Christianity, but I put those together, because that's the perspective that we have to bring to enable us to keep empowering the advocacy work, because without those three factors we easily burn out in these advocacy efforts.

Very briefly, I want to raise some questions about the White House faith-based and community initiative. There was a major conference last Tuesday, at least one of the persons honchoing that conference is here in the room today, Jeremy White. It was a national conference last week, the president addressed the group, and there was a gathering of people, primarily who are doing a lot of work in poor communities, working with the poor, whether it's youth, whether it's with children of the incarcerated, people who are incarcerated, people who have substance abuse issues, domestic violence, you name it, and of course, the homeless.

Just some taking points, I don't have much time to talk, but I just want to raise some questions. Whether faith based initiative offers for us opportunities for collaboration, or is it just a matter of putting some crumbs out there that will create more discussion than change. Prophetic advocacy versus partnership, I've thought a lot about the partnership issue, because

partnership is a good word, it's a good concept, but it's much easier to just sort of say it than to do it, to implement it. And sometimes partnership can work against the sort of prophetic critique and distance that I believe is necessary, particularly for people who are religious leaders.

Capacity building and fiscal responsibility are issues that get raised there, that we need to give attention to. Enhanced quality of life for all communities, that for me is about the only acumen-ism in which I really have an interest in interfaith work, is if we're going to work together to enhance the quality of life in the community, then I can work with you, but if we have to debate over your doctrine, your belief, your book, then I really don't have a whole lot of time for that. We can debate it, but are we going to make a difference if we're going to come together.

Then I'll just end on this, connecting the dots, poverty, racism, and war. And so if we're going to talk about war against poverty we really have to examine that term of war, and to recognize that there are, I believe, in at least the past 20 years, there's a rise of prosperity gospel in two courts. Prosperity gospel basically says it's okay to be rich, whether it's in a sacred, or a secular articulation. But, it also says that it's okay to be unconcerned about the poor, and to demonize them. So we don't need a war on poverty, we need a war on economic injustice, and its justifications, particularly moral and spiritual ones.

(Applause.)

MR. WELLER: Thank you very much to our speakers. We started off with a discussion of values, and their pragmatic applications. We ended on that same theme. In between we covered some ground on hard data.

Let me open up the discussion for questions with a question myself, and with two questions, I want to give each of the speakers a minute to respond.

The first thing is, the concern of the economic profession, or the concern of part of the economic profession seems to have a bumper sticker story, the story is inequality is good for growth and efficiency. And the bumper sticker version of that is, it's your money, that underlies the -- primarily about Social Security, but also the tax cuts that we've seen over the last few years. So I think we have a bumper sticker version of a conservative economic story out there, we don't have the same for the progressive side, and I was wondering whether you had some thoughts on that.

The second is, what do you think are the most prominent issues are that we need to address, and that tell a compelling story, both based in religious values, but also in economic data. The second one is, nothing puts people more to sleep than a discussion over the budget. This is Washington insiders, so we get excited about numbers, but when it comes to budgets -- my question is, the problem with that is, we leave a lot of the budget discussions, a lot of the important issues to a bunch of technocrats, insiders. The Treasury is a prime example, where technocrats really have taken over and are running the show, and how can we insert ourselves in that discussion. How do we go beyond fighting over just anti-poverty programs, and fighting on the margins? How do we concern ourselves with the larger picture? How do we

make the deficit exciting, the long-term debt story. I don't think it will ever happen, but how do we make it more exciting than it is.

So with those two questions, I want to throw it out to the audience, as well, but I'd like to give the speakers a minute to give some last thoughts.

MR. AL-MARAYATI: I don't know about slogans, I'll leave that up to the political pundits, maybe some others here have ideas. I have a slogan in terms of religious issues. I believe that religious fundamentalists divide, but religious progressives unite. And that's something we should carry, whether we're talking about the economy, or international relations, or other domestic affairs. In terms of the prominent issues, I think one of the more compelling issues these days, especially in California where you build more prisons than schools, and this inequity, and inequality that is so obvious. The powerless have no voice in the political arena, and it is the job of those who are privileged to offer them a voice. That is the religious, the conscientious, the moral issue before us. And I'll just leave it at that.

MS. BOUSHEY: I'm going to start with the budget question, because it's not all that uninteresting. I think the first issue is that we need to start talking about the budget in relative terms. And I think the first issue is about public education. Polls show that most Americans have very little understanding of how much we spend on various social programs, and I have to say that most of our economic reporting, and what we read in the newspaper, and hear on television, and on the radio, does a great disservice by not really telling us the truth about what we're spending on what kinds of programs. And, being an economist, I'd like to give you some numbers.

I looked at some numbers in the budget this morning, as a share of the total budget for 2003. So the amount of money that we spend on international security, including food aid, aid to other countries, is 0.5 percent of the federal budget. The amount of money that we spend on the childcare development block grant program is 0.1 percent. I'd like to point out that we spend a lot of time here in Washington debating this, and spending a lot of energy on something that is just only 0.1 percent of the federal budget. The amount of money on TANF, Temporary Assistance to Needy Families, is 0.9 percent of the federal budget. Interest on the federal debt, total interest, debt payments, all this, 14.7 percent, and the amount of money that goes to the Department of Defense is a whopping 18.8 percent. I think these numbers are important, especially when we consider how much time we spend talking about them here in Washington.

The TANF and the childcare development block grant, these are issues that we've spent months debating, and we've gotten hung up over about a billion dollars as to whether or not we're going to reauthorize the welfare bill from 1996, yet the money that went to Iraq it went through relatively quickly, and yet it's such a larger share of our budget. So getting these priorities, and helping Americans understand what they are, I think, is one issue.

To touch on your second issue about the bumper sticker, I'd like to go back to this point about the market not being natural. Again, this is, I think, something that we as economists, it's a disservice that my profession, and I'm somewhat ashamed, we tend to talk about the economy and free markets as though they're just these things that happen to us, and we can't really do

anything about it, and I'm sorry that your wages are low, that's competition, and firms just have to sort of act that way, without recognizing that we set the rules, and without recognizing -- we, as in our government -- and also without recognizing the perks and the benefits that people of power, and people of wealth get through the budget allocations that we make, and also through the ways that we set up the rules. So I think kind of hammering that home, that when we talk about tax cuts, or patronage, the way that certain firms get certain kinds of contracts, and who goes to jail for corporate malfeasance and who goes to jail for selling drugs on the corner, I think these are the kinds of issues that we need to be talking about, in terms of that the market is not natural.

So I'll pass it on.

MS. WARREN: I think if I had to pick a bumper sticker, I'd pick, "It's Not a Fair Fight." This is isn't about charity, this is about just giving people a chance. It's just about leveling the playing field so that they have an opportunity. Economists like to say that they're creating the tools to create wealth, I think what we're doing is many of those tools are being perverted just to redistribute wealth. So that, and I'll use my example of credit cards, this is about a tax on being middle class and in financial trouble, this is about a tax on losing your job, this is about a tax, ironically, on not having health insurance to cover when you get sick. Those are the people who end up in debt, and those are the people who end up paying extraordinary interest rates, and the tool, the way it's described is, hey, it's just a contract, right, it's just a contract.

Let me tell you about that contract that you signed did you know you signed a contract, most of you in this room on your credit cards, have signed a contract, as someone describes it, for which the other side can change the terms without notice, 15 days and they can change the interest rate, not on what you borrow in the future, I can understand that, they can change the interest rate on what you borrowed six months ago. This is a contract for which nobody wants to tell you the terms of the contract. How long will it take to pay off your credit card? Do you realize that if you owe \$4000 on a typical credit card in the United States today, it will take you 44 years to pay it off if you make minimum monthly payments? I read this one on Card Web the other night -- 44 years, and yet, what's the view of the credit card companies on how long it will take you to pay off if you make minimum monthly payments? Not only are they opposed, when the State of California managed to get a law in requiring it, they got the federal government to step in and say, no, you don't have to tell.

Don't tell me this is about contracts and about free markets. I believe in free markets, I teach free markets, I love contract law, and I love free markets. But I also understand they're about full and fair information, and they're about level playing fields, and that's not where we are. So that's one I'd say.

One other thing I want to say, when you say how do you make the budget sexy, or how do you make any of this stuff sexy? This is about us, and that really has to be the heart of the message. Let me tell you one about the bankruptcy bill, who cared about the bankruptcy bill, it was about a bunch of them, right? People that got into financial trouble, I don't want to talk about them anyway. And you have this really organized group that's in Washington, with lots and lots of well-heeled lobbyists. Let me tell you one way I wanted to talk about it. More

children this year will live through their parent's bankruptcy than their parent's divorce. Think about that. This is us. These are our neighbors, our sisters, our brothers, our families, our friends, the people we shop with, and go to school with, and worship with. It's about us. And I think that's the key thing about how we make any of this matter.

MR. WELLER: Thank you very much.

REV. SANDERS: Okay. Very briefly, I would say that we look at the consumer debt problem, in my view the national budget is that problem writ large. It's like, it's not a problem and we just get used to living that way. And I think that there's a certain hypocrisy in that if we recognize that the burden of that debt essentially gets transferred to the poor. And I think that from a biblical perspective, with all the Bible has to say about money, emphasis is upon asset management and stewardship, and how one manages, because the bible has a lot to say about debt and lending. But, I think we need, as a nation, to get religion about what we do with money.

I'm a preacher, and I know how to really keep the crowd quiet is to talk about money. But, a holistic perspective brings these values and concerns to bear upon choices that we make, because it's always easier to spend than to lend, or to hold back. We could talk about restraint, and all of this, but we need as a nation to get religion about what we do with our wealth, how we manage our wealth and the manifestations of that toward the least of these.

MR. WELLER: Thank you very much. With that, I'd like to open it up. Let me say one last thing before we do this. We've learned a lot already. All the information will be available on our Web site.

(Audio break, tape change.)

Q: (Off mike.)

MS. BOUSHEY: This is something that we deal with, this is an issue I deal with every single day, how do we talk about it, and how frustrating it is to hear, things are going -- to get calls from the journalists, the economy is going really great, the stock market is up again, so what's your problem, what could possibly be wrong. And I think the way to talk about it is to continually talk about the economy in terms of what's happening in the labor market. So we talk about us just now coming out of the -- just starting to emerge from a labor market recession that we've been in for the past three years, that really we started coming out of some time in the fall, but just always sort of bringing it back to the issues around labor, rather than allowing them to define it around issues of purely capital, which is the stock market or GDP growth.

But that's an issue that is partly so difficult, because the business pages when you read the press are all usually reporting on what's going on from the business perspective, and so the kinds of things that we're talking about that matter to us aren't generally reported on in the business pages. They're sort of relegated to page A12, it's sort of the small stuff. So I think it's just a message that we constantly need to be harping on.

MS. WARREN: I want to add on to this point, because I think it's a good point. My epiphany was in listening to Alan Greenspan, and it was in particular listening to Alan Greenspan last January when he was talking about the health of the American family. That was his topic when he was talking to the National Credit Union Association's meeting here in Washington. His pitch was that the American family today is loaded with debt, but they can still make their minimum monthly payments, and they are, therefore, healthy. And his entire description of the health of the American family, there were certain words -- I did a word search, that never appeared, health insurance never appeared in talking about the health of the American family, savings didn't come into the health of the American family. Mortgage foreclosures, which are up three-and-a-half fold over the last 25 years, never came into the conversation. Credit card default rates came in, because the question was, are the banks safe. And that was my epiphany. That Alan Greenspan's constituency is the banks, and if the banks are safe, then Americans are safe.

My view is, the entire conversation, I agree with your point about GDP, I agree with your point about labor, but I have to say, even that sometimes is -- (inaudible) -- I just want to hear about the American family. I want to hear about where they are in trying to bring it together at the end of the month financially. I want to hear what their odds are that they have health insurance, and can receive the medical care that they need without driving themselves into bankruptcy. I want to hear what their job stability is, whether or not they're likely to be unemployed, how often they're likely to go through, what is euphemistically referred to, an involuntary job change. Those are the kinds of ways that I want to hear about the health of the American family. And I think we just need to re-jigger how we talk about this.

Q: (Off mike.)

MR. WELLER: I want to add, if you can let us also know, what the Center for American Progress can do to further the discussion beyond this context.

MR. AL-MARAYATI: I actually had a comment about healthcare. If I could just take the opportunity to let the others comment on Agnosio's (sp) statements. I think in terms of healthcare, that's another very important issue in the debate. And it's been stated before, and I think it needs to be repeated. Someone came up with the bright idea that healthcare is a human right, it's not a privilege. And that theme has to be repeated, it has to be spread.

Our children now, more of our children are growing obese than ever before. You find kids in elementary school growing up and they are overweight. And there's no surprise there, because the fast food market has proliferated faster than ever before, and poor families, when they need to eat out, they tend to eat out more in those places than in the more healthy environments, where you can order a salad for \$20. And I think that inequity, that social and financial inequity is really undermining our society. My wife is a doctor, she had to close her practice -- it was a gynecology practice -- simply because she was in the red every year, and it was just not affordable for her to continue in a practice. So she was forced out of her profession, and having to go work now for the federal government. Therefore, the provider, the healthcare provider now is more handicapped now than ever before. So these stories need to come out, I think, in terms of the healthcare discussion.

REV. SANDERS: I just would respond really with a question, if what you have described is kind of like a town meeting approach, because we have certainly done this in the City of Washington around the budget, to just have a big gathering of people to sit around tables, and work in pieces of it. Is that the kind of thing --

Q: (Off mike.)

REV. SANDERS: My question is how -- from whence do those 50 -- in this setting how would the 50,000 people be identified? How would the large number of people --

Q: (Off mike.)

Q: (Off mike.)

MS. BOUSHEY: There are a number of organizations that do a ton of different kinds of family indicators. For example, the one that just came out is the NEKC (sp) -- the name is going to escape me -- Kids Count, Kids Count book, which comes out every year, which has state-by-state numbers on indicators on children's health, and I mean that in the broadest sense, health and well being, tons of indicators that come out of there. That's the one that just comes to mind. But, there are many other organizations that do a number of things, sort of watching the economy from the perspective of workers. I know both my organization, the Center for Economic and Policy Research, and CAP, and many others do a monthly. When the employment numbers come out each month, we try to get out there ahead of the curve, and talk to the press about what this means for working families, and make that clear. Christian, and CAP do that, as well. So you could have a whole host of examples.

The problem isn't so much that organizations aren't doing it, it's where they're getting the attention. Are they making it to the front page of the paper? Are they on Nightline, and the 6:00 news? I think that's where the frustration is, and I think that's something that's bigger than any one of our organization, it's about what is it that people are demanding from the media, and what kinds of letters to the editor are going out, and I think you can imagine a much broader -- much broader efforts to try to shape economic reporting through grassroots efforts, to try to talk to their local paper, and their local media outlets, in terms of what they're covering, and what Americans say they want to hear about. They don't really want to hear about Brittany Spears every night, they really want to know about what's going on with health insurance and working families.

MR. WELLER: Let me make a very quick point for American Progress, we do have two products on our Web site, one is the progress report that we send out every day, then we have our columns that we post at the economic policy group every week, but we sometimes do it more often. And we try to promote the good work that others are doing, because as Heather said, the work is being done, there are a lot of indicators of working family's lives, and I think we see our role here to really be a bigger megaphone than we have been before.

We had a question here.

Q: (Off mike.)

MR. WELLER: I would like to collect a few questions before we go to our panelists again.

Q: (Off mike.)

MR. WELLER: I want to take two more questions.

Q: Do you think it's possible to read the Bible -- I read the Bible as showing God being at work to create human communities, that the church is a human community, Israel is a human community. And that extends to the nation's community. So the focus is on a community in which families and individuals are all functioning, equity, freedom, and so forth. I was wondering if that focus on community is one that also extends into the Muslim tradition, and whether it's not the focal point for what we're all trying to work on?

MR. WELLER: I'm going to take one more question before I hand it over.

Q: (Off mike.)

MR. WELLER: Can you speak up a little bit?

Q: (Off mike.)

MR. WELLER: With that I'd like to turn it over to the panelists.

REV. SANDERS: I'll start, because mine is -- I have a brief response, probably one response fits all. I said, I hate to be repetitive, that we need to get religion about what we do, not only with our money, but with the whole management of the power and the resources of this nation. I'm a pastor, every Sunday without fail, and a couple of my members are here, and they can verify that, we pray for justice and equity, and fairness in the government, particularly in the allocation of the resources to make life and community possible, and humane. And I don't know what else to say in terms of values other than -- when I say get religion I don't mean you've necessarily got to come to Jesus, but go somewhere and bring a perspective of compassion and concern for life in the community.

It's so much against the -- it's all about me, all about me, all about me, that's the value of our age, and if that's not going to be challenged by religious leaders, we're going to be hard pressed to find that discourse, that conversation. So people will be clueless, values, morality, whatever, but we've got to find a way, maybe, to embody that in such a way that people can get the message and apply it to other places.

MS. WARREN: I'd pick up on two things. I think your point is exactly right about it's sometimes women without children, without anyone. It's sometimes men without anyone. It's sometimes two men. It's lots of different combinations. The rhetoric of family is powerful rhetoric, and deeply valued, for that reason. I could have said to all of you, more people will

file for bankruptcy than will graduate from college, and that would also be another way to describe it. I focus on children, in part because of the deep concern.

I want to seize on another part of what you're saying, and that is I worry so much about the mentality that keeps us all in competition. The notion that there's just too little to go around, and every time your pie slice increases, mine necessarily decreases, and I think that's been the message of the last 20 years. I think that the middle class has been told, well, you've got to give something up for the poor, that's the only way this works, is you've got to struggle and suffer, and take away from your children, take away from your table, and I think that that has been the great wedge that has been driven, and I think driven initially by Ronald Reagan, between the poor and the middle class, as they saw themselves.

I think much of what happens in the U.S. today are policies that we can unite the interest of those two groups. I'll pick the one just because I can stay with the same theme, and it makes it easier, but credit regulation. If we had some serious teeth back in laws that we had 20 years ago, in the late 1970s, and early 1980s, that benefits both the poor and the middle class. The only ones it doesn't benefit are the shareholders of a handful of very large corporations. I could even make the argument it might ultimately benefit them, if they didn't run so many people into financial chaos.

Anyway, I get your point, and I actually take it to the point in speaking more in terms of uniting interests. The other thing I just want to say about why do we get it and nobody else does? That's what leadership is about. The conservative movement didn't start at the top, it started with people like the people in this room, who preached it every day, who preached it in their churches, who preached it on their street corners, who preached it in their classrooms, to use the word preaching in its most ecumenical sense. And I think in part that's what I'm hoping the Center for American progress sparks here, and that is more people who leave here and go out and plant those seeds and say, look, every time you hear about GDP, or GNP, pick up the phone, get on e-mail, write a letter and say, I want to hear about families. I don't want to hear every time, marketplace, it just galls me, and we're going to do the numbers. I just once want to hear them say, 44,000 people lost health insurance today, 921,000 people were laid off today. I want to hear the numbers, but I want to hear the numbers as they speak to families. And you're the ones who will create the demand for that.

MS. BOUSHEY: Excellent, yes. I would also -- I'm going to go sort of backwards, building on what you just said about the budget, and your question about why we get it. I think it's essentially about democracy, and it's related to the fact that so many of us don't vote, and so many people are disenfranchised from the system, and that politicians don't have to be held accountable to what the masses want, they're accountable to what financial interests want, and rich people want, because those, quite frankly, are the people who are most likely to vote. So the problem does come down to the basic elements of democracy, and participation.

Moving on to the issue of single women, and pink collar women, which is one of my areas of research and interest, so I'm very happy that someone else brought that up and for once it wasn't me. You know, one in four Americans is now living alone. And this is, we talked about families, and we do it, of course, because it's compelling. We also do it, quite frankly,

partially because we're trained to, because, for those of us who work in nonprofits, our funders want us to do that. It's very difficult for me to write a grant to just talk about single women, funders aren't very interested in this. They want to talk about families, and children. And if you talk just about workers, that's very threatening to the whole system in some way. So, there's that element as well that I think is important to note.

But this issue around the budget, and this issue around the notion that care is something that we now have to pay for, those issues are intimately related. When I say that there's very little money in the federal budget for childcare and childcare spending, it's not just that there's not a lot of money for kids. That is also that there's no money for the providers of that childcare, 95-some-odd percent of whom are women, many of whom are single, many of whom are young, and many of whom have their own children, and most of whom have no health insurance. So, part of our decisions about budget allocations are directly related to the fact that women are paid less, and that there is this gap in terms of earnings.

Also just one other point on this is that this group that you've highlighted is also the group that we need to be, in terms of adults, the most concerned about in terms of access to health insurance, because women are still far less likely to get health insurance from their own employers. And if they don't have kids, they are most of the time ineligible for Medicaid or state children's health insurance programs. So, this is an important issue.

I think I will stop there and pass it on.

MR. AL-MARAYATI: Just three quick points. I think we have to change the way we talk about religion, whether it's conservatives or progressives, whatever, but because religion, unfortunately, has been reduced to talking about who is going to heaven and who is going to hell. It's used as a means of judging others, of being God's deputy here on earth to make the judgment. Whereas, religion creates, should create the environment to promote values that we talked about justice, fairness, mercy, compassion, decency, service, those values and promoting it in our society. And religion is an instrument then for reconciliation of society.

In terms of community, the Koran absolutely talks about that. There's a verse that I like to remember in our prayers that says: God created you from different nations and tribes so that you may learn from one another, not despise one another. And so the development of diverse nations as communities, and then as nations, as one pluralistic basis is something that is found in religion.

And it's the way you use religion, really, that's the issue. It's the human interpretation. It's not just what God tells you in scripture, that scripture is silence, but the human interpretation, the debates within our houses of worship, the discussions, the applications, that is the variable that is important for all of us.

And then, finally, we have to change also the understanding of what a hero is. A hero, unfortunately, in our culture, in our society, is usually the athlete. An athlete is not a hero. A hero and a heroine, in my opinion, is the single mother. My wife went to the Beijing Conference on the Status of Women, left me with my two boys for two weeks. At that time, I did not

appreciate single motherhood more than I did those ten days. Understanding how to deal with children who wanted peanut butter and jelly without the bread, who wanted -- one wanted the hot dog without the hotdog bun, one wanted it without the bun, so I learned to be economically efficient by just buying one hotdog for two kids. I mean, the everyday challenges that our parents, our struggling parents, are dealing with. Those are the people who need to be in the forefront of our discussions in promoting the values that we talk about so much.

MR. WELLER: We started a little late. We have time for one more question, and we had a hand back there. I'll start with you.

Q: (Off mike.)

MS. : (Off mike.)

MR. WELLER: We have one more question.

Q: (Off mike.)

MR. WELLER: Before I hand this over to the panelists for one last round, I just want to say that this is just the start of ongoing discussions. I saw there were more hands and more questions. We will continue this dialogue. I certainly have learned a lot.

MR. AL-MARAYATI: I'll let the others decide which questions they want to answer, but I'll speak specifically to the issue of lobbyists. And when I mentioned special interest groups, that's what I was referring to. It's easy for a member of Congress to answer to a lobbyist, because there are threats, and there are financial incentives involved. But it is difficult, the challenge for a real effective decision-maker is how that decision-maker is looking into the public interest, not just special interests.

Kids, obviously, cannot have a lobby. So, who in our government now is considering the interests of our children, and that requires, obviously, the advocacy of all of our groups. And I believe that Islam, Christianity, Judaism, all religions, have identical ethical values in promoting the public benefit that we talk about repeatedly. So, it is really up to our religious communities to come up with the agenda that makes that a priority in our national agenda.

And then, in terms of faith-based initiatives, I absolutely agree. I want to -- we talk about separation of church and state. Rabbi Sapperstein talked about it eloquently this morning, I couldn't agree with him more. I want to believe, I want to see that wall, that barrier between church and state, because in our policymaking, and this also spills into foreign policymaking, not just domestic policymaking, that wall is eroding every day, and I think that that's a threat to our democracy today.

MS. BOUSHEY: I want to just touch on a couple of issues. First, as someone back here brought up this recent survey by the AFL-CIO that looked at what working women want, and what they say are the most important issues to them. And it just came out, you should check it on their Web site, but two of the things that really struck out to me as I was looking at this

yesterday morning, one is that the majority of working women see corporations as getting too much from our government, and that this is an area where we could be sort of fighting on in terms of messaging, and we could be talking about them as needing to give something back. And I thought that was very important.

Second of all was, of course, the overwhelming support to do something about healthcare.

And third is, of course, the overwhelming support to do something about workplace flexibility.

The overwhelming support to do something about healthcare I think is just the most important issue facing us in this election, and over the next couple of years, and hopefully we'll start seeing some sort of good reasonable plan emerge throughout this.

In terms of the issues that were kind of brought up over here around taxes and the reframing, I think one of the problems is that the right has done a very effective job as framing the debate as liberals want government, and they want markets, and that markets are good and those are fair because nobody is kind of messing with them, and government is somehow in some ways capricious, and it's also very inefficient and ineffectual. And I think one of our -- and we are in some ways culpable because we also often time critique government and try to hold them accountable, and that's an important part of what we all need to do. It is our government. But I think changing that message, on the one hand pointing out that the market is not neutral, and that free markets don't really exist, and we create those rules. And on the other hand, just talking about this constantly, this is our government, and these are people that we elect to do things that we want them to do, and sort of reclaiming that language and reclaiming the government as something for the people rather than just for corporate interests, or for folks at the top I think is part of the problem. It's very difficult to talk about it now because I don't know that that resonates with most of the American public.

And finally, also, I just want to take this opportunity to thank CAP and Christian in particular because this has been such a great learning experience.

MS. WARREN: I'm going to talk just very, very briefly about your question about socialism and free markets, not because I want to, because I really don't, but I think it's serious enough, it deserves somebody to try to wrestle with the problem. I think we're not -- that's where the disputes should be. If we have true level playing field free markets, the question about how we come together and help each other would be framed very differently. I think where we are right now is that free market really is a lie. And it's a term used for a rigged system, for a system that is a game that's played on a tilted playing field. And I worry about what the word "socialism" means to most people. I worry that what it means is, well, government tries to spend your money. I think George Bush did a very effective job of referring to that as your money, and the government is going to spend your money, and not having confidence that the government will spend your money well. And so, I hear the underlying point, but I'm not sure we're ready on the rhetoric.

I'm going to draw my place, where I want to argue is, I just want to argue that I'll go with free market, I just want free market that really is a free market. I want a free market that is a level playing field.

The other point I would make is the one about taxes. I think that the progressives are like deer in the headlights when someone says taxes. They just sort of freeze, and say, could we talk about something else, because they don't want to say, we should be taxing people more, but they don't want to -- they understand the implications of taxing people less. And I just want to give you my view. I think that the one thing sort of progressives have latched onto, and it's not fair that Bill Gates is going to get a \$12,000 tax break and you're going to get a \$12 tax break. Frankly, I think that has almost no salience in the middle class right now. I think their view is, who cares about Bill Gates, I need the money. And I need it more than the government needs it. I'll spend it better than the government. I'll spend it on my electric bill, and that's better than having the government do more and more and more with it that I understand what happened.

I think that if progressives really want to make some progress here, they have to talk about what positively comes out of your taxes, and talk positively about what government does for you. Government is the whistleblower on the side that says the rules aren't being played fairly here. Government is the one that makes sure that all kids have got a start. Government is the one that makes sure our old people don't end up dying in poverty. An affirmative role for government, and that's what you're putting your money into. Until we have progressives who are ready to stand up and talk about that, I think we're just going to keep getting creamed on the question of taxes.

Q: (Off mike.)

MS. WARREN: That's my level playing field argument between corporations and individuals, absolutely.

Q: (Off mike.)

MR. WELLER: I need to get you to lunch, and I want to give Reverend Sanders 30 seconds.

REV. SANDERS: What I'm hearing, and I'll just say this word is courage. When we talk about faith and progressive policy, obviously they are two ships passing in the night, and you have the state over here, and progressive, we're trying to grab it, ways to put those two together. But I just want to remind you, or maybe this is new information, there was a Biblical prophet Amos, and Amos came and prophesied, and his prophesy was very much based on faith, and was very progressive in terms of the critique of the economic injustice of the society. But there was also a priest by the name of Amazia (sp) and Amazia was the one who confronted Amos and said, well, you don't have any right to bring all this critique to our nation, our king, and basically he kicked him out of the sanctuary.

So, if we're going to be prophetic, then we're going to have to be courageous, and courageous means willing to go anywhere and have the conversation with whoever, but rooted

and grounded in a very firm view and perspective, and based on the idea that there is going to be an empowerment to bring about the things that we talk about.

(Applause.)

MR. WELLER: Thank you very much.

(End of session.)