Faith-Learning Integration and Interdisciplinary Studies

Tamar M. Shaw

Omega Graduate School

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Professor

Dr. David Ward

Assignment

### *60 Day Developmental Readings*

Review 100-day assignment, course essential elements, assigned readings, and recommended readings to identify selections of books and scholarly articles to identify and select developmental reading sources and entries.

Each OGS program and Core has specific grading criteria for Developmental Readings. Follow the **Developmental Reading Rubrics** for the **required number of sources, comments, and quality criteria**.

See the **General Helps** in **AA-101 The Gathering Place in DIAL**for the following resources:

* Refer to the “NEW Student Guide to Developmental Readings” for updated information on sample comments, rubrics, and key definitions related to developmental readings.
* Download the “NEW Developmental Reading Assignment Template” Word document to begin writing your developmental reading assignment.
* For **grading criteria**, go to the “NEW Developmental Reading Rubrics” document.
* Document all sources in APA style, 7th edition ([APA 7 Reference Example](https://drive.google.com/file/d/1MOW2xmjS9fBRboojA-ADFQBlpahm2iFM/view?usp=sharing), [APA 7 Quick Guide](https://owl.purdue.edu/owl/research_and_citation/apa_style/apa_formatting_and_style_guide/documents/APA%20Poster%2010.22.12.png)) for in-text citations and for Works Cited. Include page numbers.
* Include a separate **Works Cited** page, formatted according to APA style, 7th edition.
* Submit through **DIAL** to the professor.

**Source One:** The diminishing returns of a college education on wealth generation for African Americans. (2020). *Journal of Blacks in Higher Education (Online),*<https://www.proquest.com/scholarly-journals/diminishinug-returns-college-education-on-wealth/docview/2336596956/se-2>

**Comment 1:**

**Quote/Paraphrase:**

For Black families where the head of household was a college graduate in the 1930s, their wealth exceeded their non-college educated peers by 500 percent. For Black families born in the 1970s and 1980s, the wealth premium for college graduates compared to their non-college-educated peers did not exist (p. 1).

**Essential Element:**

Disciplinary thinking and the knowledge bridge to interdisciplinarity

**Additive/Variant Analysis:**

The statistics of the benefits of a college education for African American families is an addition to my knowledge of how generational wealth may or may not be established.

**Contextualization:**

For families living in subsidized housing, the idea of going to college may be far flung. If there is parental involvement in the child’s education and good emotional support a child may begin to plan for a college educated future in order to establish a career and prosperous life. With the challenges we are facing today, hopes of college and the benefits college may provide are less promising. Many fields in the arts and sciences no longer help to secure a good paying job. Aside from STEM fields there should be other trajectories outside of college in securing one’s future.

My parents were able to pay for my college education without loans and the field I chose to enter after college was somewhat of a lucrative career. The hospitality field, which was my chosen field, is now fluid due to world events and less disposable income available to families. Churches, non-profits as well as corporations do well by partnering with government housing agencies to recruit young adults for training programs and internships that would provide them with alternatives to expensive higher education endeavors that may or may not bring desired results.

**Source Two:** Toney, J. (2022). Is there wealth stability across generations in the U.S.? evidence from panel study, 1984–2017.*Contemporary Economic Policy, 40*(4), 551-567. https://doi.org/10.1111/coep.12581

**Comment 2:**

**Quote/Paraphrase**

Flow is represented by income, where people can survive off of interest income, or labor services that are typically provided in exchange for income. A stock of financial assets, amounting to what a household owns, is represented by wealth. Wealth can be retrieved from a financial account, despite the presence of income payments going to a family (p. 552).

**Essential Element:**

Disciplinary thinking and the knowledge bridge to interdisciplinarity

**Additive/Variant Analysis:**

The difference between flow and stock broadens my understanding of the concept of wealth.

**Contextualization:**

Many families that I have observed in affordable or subsidized housing focus on income but would be served well by classes on wealth generation and financial literacy. One of the buildings I managed was a subsidized apartment building for seniors. Each year I had to conduct recertifications for each tenant which included the completion of a questionnaire. One of my tenants, a widow, had received money from a family estate settlement a few months prior to our meeting. In the world of affordable housing, all assets must be accounted for, including any that had been disposed of in the last two years.

My tenant provided documentation as to how she divided the money up amongst her grown children and what was left in the bank. She made a disturbing confession that I have never forgotten. She stated, “I don’t like having a lot of money, I don’t know what to do with it”. My tenant was not well read, and her children were not that responsible. The one thing I know how to handle is money. Through my long-standing bank, the companies I’ve worked for, school, my parents, and church presentations, I have learned about investments, savings and preparation for retirement. From what I remember, most of the money my tenant gave away to her family was squandered and she herself never really enjoyed any of it.

**Comment 3:**

**Quote/Paraphrase**

“I find a strongly negative relationship between black Americans and risky assets, holding generational wealth constant. These findings shed light on the connection between intergenerational networks, asset building, and intergroup disparities in wealth” (p. 552).

**Essential Element:**

Disciplinary thinking and the knowledge bridge to interdisciplinarity

**Additive/Variant Analysis:**

The correlation of risky assets and generational wealth in black families is an addition to my knowledge of socioeconomic contributors.

**Contextualization:**

The attainment, management and use of risky assets have to be taught and unfortunately, a large portion of African Americans do not have enough financial literacy in this area of investing. The riskier the investment many times means the larger the payoff. One of the goals I had as a property manager that would now probably transfer over into a training and consulting business is to financially empower tenants in subsidized housing. My desire is to bring financial and investment experts in multifamily buildings and give seminars on how to manage their pension plans, invest and save for the future.

Risky assets are something you want to invest in while you are young. Because of the need for basic necessities, many low-income families seek to use their money right away and may not have the patience or confidence for long term investing. Also, those who work in the financial sector may not have the desire or patience to sit with families of low means and work with them, helping them to invest their earnings. One of the benefits of having had a career with Marriott is that they brought in financial experts to educate us on our finances and retirement savings. Employees also were granted stock in the company, which you could keep for the rest of your life. To this day, I have Marriott stock and while the markets do fluctuate, I have been able to take advantage of my earnings in a time of need.

**Comment 4:**

**Quote/Paraphrase**

“Given that an entry point for the intergenerational transmission of wealth is risky assets, policy could be deployed to broaden the path to risky asset ownership” (p. 564).

**Essential Element:**

Skills in interdisciplinary research methods developed through competency in

interdisciplinary library research

**Additive/Variant Analysis:**

The policy implications for a specific type of asset to spur wealth accumulation is an addition to my knowledge in the area of financial literacy.

**Contextualization:**

One of the areas in which an affordable housing property manager an influence its tenants is financial literacy. A property manager can arrange seminars and classes to be held by financial professions for its tenants and also give sound advice to tenants when the opportunity arises for interaction. For myself, I would always find an opportunity to give advice about asset retention and wealth during annual housing recertifications. Many of the tenants had no idea of what institution was managing their retirement plans or the implications of contributing to a 401K plan.

The author has pointed out that risky assets, versus safe or non-financial assets can begin wealth generation. It is important that this type of financial education is received as a young adult, as risky assets ebb and flow and usually provide interest income and savings over an extended period. Because of systemic racism in financial institutions, policy change along with financial education would benefit persons in affordable housing.

**Source Three:** Patrício, P., & Araújo, N.,A.M. (2021). Inheritances, social classes, and wealth distribution.*PLoS One, 16*(10) https://doi.org/10.1371/journal.pone.0259002

**Comment 5:**

**Quote/Paraphrase**

“However, in reality, individuals live in a time-dependent social network and the likelihood of getting married also depends on the effective distance between individuals in such a network” (p. 11).

**Essential Element:**

Disciplinary thinking and the knowledge bridge to interdisciplinarity

**Additive/Variant Analysis:**

A time-dependent social network is a new term and is an addition to my knowledge of concepts within social sciences.

**Contextualization:**

The healthier and the closer the network, the better. As a single female wanted to be married, the author’s statement highlights the benefits of a prosperous, healthy, network possessing the highest quality of human capital. When thinking of people living in subsidized housing, I think of the quality of the network they operate in or have access to. Most women, like me, would like to marry a man who is responsible, is an asset to society and is from a family with a healthy dynamic. Not necessarily rich, but a family that is goal driven, possesses good mental health, makes good decisions, gets along and is financially independent.

Persons in affordable housing, who do wish to get married are limited to partner choice within the milieu in which they reside. The author has written this statement in the context of wealth distribution and social class. For myself, who I marry, either perpetuates the wealth I have already accumulated, drains the resources currently accumulated or begins the accumulation of wealth for both he and myself. The author has included marriage as a variable for a reason. Unfortunately, the commitment to marriage in society today, is waning which has negative economic implications for the individuals in any partnership and society at large.

**Source Four**: Pfeffer, F. T., & Alexandra, K. (2019). Intergenerational wealth mobility and racial inequality.*Socius: Sociological Research for a Dynamic World, 5* :https://doi.org/10.1177/2378023119831799

**Comment 6:**

**Quote/Paraphrase:**

Overall, we conclude that today’s black-white gaps in wealth arise from both the historical disadvantage reflected in the unequal starting position of black and white children (the focus of Animation 2) and contemporary processes (the focus of Animation 1), including continued institutionalized discrimination (p. 2).

**Essential Element:**

Skills in interdisciplinary research methods developed through competency in

interdisciplinary library research

**Additive/Variant Analysis:**

The noted barriers toward generating wealth for African Americans are an addition to my knowledge.

**Contextualization:**

The current statistical economic disparities pose an additional challenge to those raised in subsidized housing. One way to fight institutionalized racism is education. When one knows the right questions to ask or the right strategy to achieve one’s goal, one cannot be easily swindled. If a bank does not want you to have a loan or if they try to offer a product that is against your best interest, the more financial literacy you possess, the less opportunity there is for the bank to take advantage of you.

After my father passed, my mother sat me down and laid out the inheritance I would receive. When it was time to buy real estate, I took classes from a local non-profit and did extensive reading on what type of loan would work best for me. When the loan officer put an obstacle in my path, I did more research and called the right people in order to overcome the obstacle in the way of me buying my condominium. Part of my vision is to reach back into the industry I have worked in for so long and be a conduit to those needing basic knowledge of financial planning. Those who may not have inheritances, or who may not have parents who were financially literate can still work towards financial independence and prosperity.

**Source Five:** Benhabib, J., Bisin, A., & Luo, M. (2019). Wealth distribution and social mobility in the US: A quantitative approach.*The American Economic Review, 109*(5), 1623-1647. <https://doi.org/10.1257/aer.20151684>

**Comment 7:**

**Quote/Paraphrase:**

In our quantitative analysis we find that all of the factors we study (stochastic earnings, differential savings, and capital income risk) have a fundamental role in generating the thick right tail of the wealth distribution and sufficient social mobility in the wealth accumulation process (p. 1624).

**Essential Element:**

Disciplinary thinking and the knowledge bridge to interdisciplinarity

**Additive/Variant Analysis:**

Stochastic earnings are a new term in my vocabulary. The financial components mentioned as being driving factors in wealth generation and promoters of social mobility add to my knowledge of social equality. The necessity of social mobility is however variant to my assessment of possessing quality of life.

**Contextualization:**

Part of the financial literacy that is needed for persons living in subsidized housing are the different ways to earn income. The thinking has to go beyond cashing a check to cover the week’s expenses and on to making money grow for the long term. The author’s analysis has proven that several factors enable one to generate wealth for themselves as well as for one’s descendants. Even the simple task of teaching kids to save pennies and open a parent-child bank account is the beginning of understanding money and financial planning. The value of social mobility is different for everyone. In terms of lower, middle and upper class, it is generally desired to be a part of the latter two.

Being ranked, however, as elite, or as a socialite is not the definition of success for many of us. Many in subsidized housing use their disposable income on items that are frivolous or a danger to their health and become a regular expenditure. Smoking, the lottery, gambling at the casino are all habits that eat away at one’s savings and the money spent on such items could be invested. Immediate gratification is more appealing than long term rewards. For many Christians, tithing is even an investment worth spent. Investing into the kingdom of God where you know the money will help the local church helps to alleviate poverty. One of the best investments my father could have made was to purchase government bonds when I was born. When I moved out of the house into my first apartment, I purchased a beautiful three-piece leather sofa set. Two apartments later and after the purchase of a two-bedroom condominium, I still have the sofa set.

**Comment 8:**

**Quote/Paraphrase:**

“Our analysis allows us to distinguish the contributions of three critical factors driving wealth accumulation: a skewed and persistent distribution of earnings, differential saving and bequest rates across wealth levels, and capital income risk in entrepreneurial activities” (p. 1644).

**Essential Element:**

Disciplinary thinking and the knowledge bridge to interdisciplinarity

**Additive/Variant Analysis:**

The various factors and financial dynamics within the intergenerational structure that generate wealth are an addition to my knowledge.

**Contextualization:**

In a stable family with moderate to high income, capital gains savings and the passing down of assets give descendants leverage and a start up of wealth accumulation. As mentioned before, there was a tenant in a previous building I managed who inherited a large sum of money and did not know how to handle it. One of the mistakes she made was how she distributed the money amongst her children, and the failure to invest the money.

The money given out could have been in the form of a trust with stipulations for college or real estate purchase or even put into a whole life insurance policy that would generate interest income. Discipline with money is crucial but if someone has not been educated on how to manage finances, poverty persists. Another component, entrepreneurial activities, is another learning opportunity for low-income families. Being an entrepreneur was never a desire of mine, but a seed was still planted when I was girl scout selling cookies. Something as simple as selling stickers in the lobby of one’s housing complex can initiate the desire for entrepreneurial attainment.

**Source Six:** Wolfe, J. D., Shawn, B., Hardy, M. A., & Pavalko, E. K. (2018). Multigenerational attainments, race, and mortality risk among silent generation women.*Journal of Health and Social Behavior, 59*(3), 335-351. <https://doi.org/10.1177/0022146518784596>

**Comment 9:**

**Quote/Paraphrase:**

With respect to more direct effects, human capital theories argue that educational attainment instills cognitive (for example, skill improvement) and noncognitive (for example, conscientiousness and a sense of mastery) resources that help reduce stress and its physical impact on the body and improve health maintenance routines and adherence to treatment regimens when illness occurs (p. 3).

**Essential Element:**

The field of interdisciplinary studies

**Additive/Variant Analysis:**

The human capital theory of educational benefits in the form of cognitive and noncognitive resources extends my knowledge of the social sciences.

**Contextualization:**

A well-rounded education has man benefits. There are economic, social and according to the author health benefits. Without knowledge, it is difficult to plan, difficult to manage one’s day to day life and difficult to achieve longevity and quality of life. It is profound that the author pointed out non cognitive resources in addition to cognitive. With mentors, a healthy network and a supportive family, one gains wisdom, shared knowledge, and a wealth of information that may have been passed down from previous generations.

This type of resource for young adults in low-income housing is priceless. It is not only book knowledge that a good education provides. The environment in which the child learns, the discipline they receive and the extra curricular activities they get involved in, all provide skills that accompany them in the future. This type of self-confidence gained from education supports mental health and provides a sense of self-worth. Self-worth for children in low-income housing can make a world of difference to achieving success.

**Comment 10:**

**Quote/Paraphrase:**

“Family structure might also explain associations between multigenerational attainments and mortality. On one hand, marriage can provide a source of emotional, social, and economic support that improves physical and mental health” (p. 6).

**Essential Element:**

Disciplinary thinking and the knowledge bridge to interdisciplinarity

**Additive/Variant Analysis:**

Family structure as a component of multigenerational attainment and its effect on mortality is an addition to my knowledge of the social sciences.

**Contextualization:**

In property management, I have been able to observe many families and types of family structure. The family where there is a confident, productive, loving father who leads the household provides structure, stability and confidence. Some of the families I have had the pleasure to know were made up of grandparents, adult children and grandchildren. Children attain pride, and life skills from the previous generations to include the grandparents. The children being raised by single mothers are sometimes less disciplined and have more mental health issues. My observations have not, however, been monolithic. There are some children living without either the mother or father, who excel in school and seem mentally stable and happy.

**Comment 11:**

**Quote/Paraphrase:**

“Third, with respect to the social foreground perspective, we find that the schooling of adult children had a robust association with both white and black women’s mortality. This result provides further evidence that the socioeconomic attainments of adult children are related to life expectancy” (p. 11).

**Essential Element:**

Disciplinary thinking and the knowledge bridge to interdisciplinarity

**Additive/Variant Analysis:**

The correlation between the socioeconomic attainment of adult children and the mortality rate of their parents is an addition to my knowledge of intergenerational dynamics.

**Contextualization:**

Returning to the example of the elderly lady living in one of the buildings I previously managed would be applicable in this context. Before the lady moved into subsidized housing, she had owned a house with her husband where they both raised their kids. The family structure had the initial potential to produce a healthy generation of adults who were socioeconomically advantaged. Once the husband died, the kids provided no solace. The adult children remained a drain to her resources and detrimental to her mental and physical health.

Her grown children did not fulfill their basic educational goals and became addicted to either alcohol or drugs. Because of the children’s incapability to take care of themselves, their existence became a strain to their mother, and they could preserve the wealth that had been attained. The house had to be sold and they never became financially independent. These unfortunate circumstances no doubt, contributed to the mother’s low quality of life and eventual mortality.

**Source Seven:** Fessler, P., PhD., & Schürz, M., Dr. (2020). Inheritance and equal opportunity – it is the family that matters.*Public Sector Economics, 44*(4), 463-481. https://doi.org/10.3326/pse.44.4.2

**Comment 12:**

**Quote/Paraphrase:**

Inheritance fundamentally violates the meritocratic justice principle of society (p. 464).

**Essential Element:**

Worldview-based faith-learning integration

**Additive/Variant Analysis:**

The given perspective on the right to inheritance and its violation of meritocratic justice is variant to my understanding of generational wealth and God’s intention of kingdom prosperity.

**Contextualization:**

The American system of economics is not only based on capitalism but of generational wealth, namely that of white-Americans. God intended that parents pass down wealth in the form of inheritance to their children. God himself has even given us inheritance. In whom also we have obtained an inheritance, being predestinated according to the purpose of him who worketh all things after the counsel of his own will” (King James Bible, 1769/2023, Ephesians 1:11).

There is one thing that family nor society can take away from me. It is the inheritance of my earthly and heavenly fathers.

Property values in DC are sky high and it is nearly impossible to purchase a descent piece of real estate here in the city. It is an honor to know that there is a house, bought with sweat and tears, will be passed down to me. It is my right and inheritance as the only child of my father. The house, currently in the possession of my mother, signifies hope, stability, joy and serves as an anchor for my future. What a blessing and assurance to know, that I have a safe harbor to live out the end of my days If I so choose. The bible encourages fathers to leave their children and inheritance and God has done the same.

God has provided me a future filled with love and security, a kingdom full of riches and fellowship and the wealth of the wicked is stored up for me. See Proverbs 13:22. An inheritance may not be meritocratically just in this society, but in God’s divine word it is God’s will.“Ask of me, and I shall give *thee* the heathen *for* thine inheritance, and the uttermost parts of the earth *for* thy possession” (King James Bible, 1769/2023, Psalm 2:8)

**Comment 13:**

**Quote/Paraphrase**

“Differences in social background and related monetary advantages such as inheritances prove that not every member of society has a fair chance of earning a specific rank in the wealth distribution” (p. 477).

**Essential Element:**

Disciplinary thinking and the knowledge bridge to interdisciplinarity

**Additive/Variant Analysis:**

The correlation between social status, inheritances and wealth distribution are an addition to my knowledge of socioeconomics.

**Contextualization:**

One of the reasons I would like to contribute to the existing research on low-income families, their social quality and wealth attainment is because I want to see families live in generational abundance as God intended. When a family is mentally healthy, structured as the bible instructs and living a life of faith and holiness, abundance and wealth can be attained. When a family structure is severed (divorce, death, co habitation), dysfunctional, and not educated in the wisdom of God a good quality of life is hard to achieve.

Parent who are in a committed marriage, living a life pleasing to God and raising their children in the wisdom and admonition of the Lord have a greater success rate of wealth generation, wealth transfer and life abundance. The thief cometh not, but for to steal, and to kill, and to destroy: I am come that they might have life, and that they might have it more abundantly. ” Kings James Bible, (1769/2023, John 10:10).

**Source Eight:** Admirand, P. (2019). Humbling the discourse: Why interfaith dialogue, religious pluralism, liberation theology, and secular humanism are needed for a robust public square.*Religions, 10*(8) <https://doi.org/10.3390/rel10080450>

**Comment 14:**

**Quote/Paraphrase:**

Ultimately, theists, while infused by their doctrines and practices with a belief in God, should acknowledge that no specific religion, especially theirs, should inhabit the powerful position of ultimate adjudicator, or even be first among equals. Historical precedent alone should lead to this resignation and humble and courageous abdication; however, their voice and commitment are required and needed, and here is where a healthy humility can be beneficial (p. 5).

**Essential Element:**

The spirituality of faith-learning integration

**Additive/Variant:**

The author’s suggestion of a relegated faith approach to interfaith public discourse is variant to my understanding of orthodox Christianity and belief in Yahweh.

**Contextualization:**

In this article, the author promotes humility, interfaith dialogue to include secular humanism and a multi-faceted ideological public discourse. Humility is necessary for Christians. It is imperative for Christians to listen, hear, respect and converse with other religions and ideologies. It is antithetical however to relegate our God, Yahweh, the one true God, down to the position of gods in other religions. “For thou, Lord, art high above all the earth: thou art exalted far above all gods” (King James Bible, 1769/2023, Psalm 97:9).

In the midst of public discourse, although we as Christians approach the conversation humbly, with an open ear, we stand, or at least I do with a certain unavoidable air and confidence because we are in relations with the true creator and King. This is not to say that we cannot learn from secularist or Buddhist or Muslims, and that we do not admit errors, but we have an authority that they do not have. We can in the end of the discourse agree to disagree, but we are not equal to others and God with Christ will be the ultimate adjudicator.

**Comment 15:**

**Quote/Paraphrase:**

“This religious pluralism, despite the reality of some dogmatic and scriptural differences, still hopes that the core life praised and guided by these traditions can be equally healing and so salvific” (p. 8.).

**Essential Element:**

The spirituality of faith-learning integration

**Additive/Variant Analysis:**

The author’s ignorance of salvation and redemption is variant to my understanding of the works of Christ and the salvific process.

**Contextualization:**

“Neither is there salvation in any other: for there is none other name under heaven given among men, whereby we must be saved” (King James Bible, 1769/2023, Acts 4:12). Because we live in a world that so far away from the principles of God with relativism and pluralism at the forefront, Christians have no choice but to engage with the “other”. Be it contextualization, empathy, separation of Church and state, we have to face the reality that there are multiple belief systems, and we find a way to reach “the other” so that they accept Christ. What we do know is that only God through Jesus Christ saves souls.

**Comment 16:**

**Quote/Paraphrase:**

Liberation theology is primarily a contextual theology, rooted historically in the Latin American landscape of the later decades of the twentieth century, characterized by repressive governments, mass poverty and discrimination, and compared to Asia, a less religiously diverse landscape. This limitation is true, although in the areas I advocate for reforming the public square, I include religious pluralism to compensate for such weaknesses. Regardless, no one theology or ideology will be enough. And what of Christ? Jesus is at the heart of liberation theology, for it is in his image and actions, where the theology gets its energy and purpose. (p. 9-10).

**Essential Element:**

A faith-integrated interdisciplinary method

**Additive/Variant Analysis:**

The placement of Liberation theology as a contextual theology is both an addition and variance to my understanding of the theological approach.

**Contextualization:**

Yes, Liberation theology can be applied to anyone who is suffering, marginalized, or downtrodden. It can be applied to Latin America, the effects of systematic racism and weight of Capitalism in America. Its roots are indeed in Christ who is the ultimate liberator. Christ came for the poor, the sick, the mishandled. Christ was and is an advocate and champion for those with no voice. Chris contextualized himself to reach the Samaritan, the prideful Hebrew and idolatrous heathen. Christ socialized with the diseased, females, criminals, with the “sinner”. Christ did not come however to liberate unto further profligacy and hedonism.

Christ did not come to liberate us so that we could live against his standards or principles nor to liberate us into further demise. Take myself for instance. Before accepting Christ, I was a slave to self-interest, self-fulfillment and self-desire. Christ death and resurrection meant I could be free from the bondage of self. **“**If the Son therefore shall make you free, ye shall be free indeed” (King James Bible, 1769/2033, John 8:36). Liberation theology can be a tool, an invocation for policy change, an inspiration for the oppressor to stop oppressing. It is also a mandate for the self to take on the righteousness of God. “Being then made free from sin, ye became the servants of righteousness” (King James Bible, 1769/2023, Romans 6:18).

**Comment 17:**

**Quote/Paraphrase:**

“Including secular humanism as a key facet for reforming the public square is to remind religious proponents that such voices are also needed, that these voices are unique and worth hearing, however they call themselves: atheists, agnostic, lapsed believer, misotheist, and so on”. (p. 10).

**Essential Element:**

Worldview-based faith-learning integration

**Additive/Variant Analysis:**

Misotheist is an addition to my vocabulary. Also the use of secular humanism in public discourse is also a challenge to an inter-faith and multi-ideologue approach.

**Contextualization:**

How do we as Christians engage with and reach a misotheist. God is the epitome of love and nurturing. It is my belief that something has happened in someone’s past, perhaps traumatic, for them to become a misotheist. Can a misotheist care about society and want to reduce its ills?. Yes, I believe he or she can. Can a misotheist engage civilly with other theist and engage in healthy debate with various ideologies. Yes, I believe he or she can.

Whether it be in the midst of public debate or a one-on-one dialogue, just as it may be a challenge to humbly participate in conversation with someone of another faith or someone with an ideology widely polarized with yours, it would be the same to connect with a misotheist. My approach would be mutual respect and the love of Christ. One may not even mention the name of Christ at the onset to show love and interest. With a sincere heart and agenda, I believe that the love and care shown to a misotheist, the spirit of the human connection and the healing of the Holy Spirit can soften the heart of anyone.

**Comment 18:**

**Quote/Paraphrase:**

The landscape of religious pluralism not only means most faiths must be attuned to developments and strengths in other traditions but provide resources and opportunities for what Krister Stendahl rightly called “holy envy.” Such envy can inspire groups to emulate and practice what they find so appealing or challenging in other traditions, or which may have been overlooked in one’s traditions (p. 11-12).

**Essential Element:**

The spirituality of faith-learning integration

**Additive/Variant Analysis:**

The concept of “holy envy” is an addition to my knowledge and enhances my understanding of religious pluralism as well as contextualization.

**Contextualization:**

As Christians, when attempting to reach other cultures, those from a different ethnicity or when trying to connect with those with a different philosophy, if we humbly approach the interaction, we may well learn from their practices, habits. Cultural norms and way of life. On the streets of DC, it is not uncommon to pass by a corner where Jehovah Witnesses are setup with a tri pod and pamphlet stand. Jehovah’s Witnesses are organized, consistent, seemingly unified and faithful to the cause. It never fails that as I pass by them, I wonder how effective it would be if a group of born again Christians would pick specific days of the week and take turns to stand on a designated corner to witness and pass out tracks.

Yes, we do this randomly or on a day we have set aside to evangelize. The majority of Christians, have not, implement an evangelical system where the world is used to seeing us day in and day out spreading the word of God. Who is to say I could not organize this type of strategy myself as a licensed evangelist. After all, I have organized two open air revivals with the help of other ministers and volunteers. This is what I would call “holy envy”. It is not the doctrine of Jehovah’s Witnesses I wish to implore but the admiration of their unwavering commitment to be heard and seen across this nation.

**Source Nine:** Niemandt, C. J. P. (2019). Rooted in Christ, grounded in neighborhoods – A theology of place.*Verbum Et Ecclesia, 40*(1) <https://doi.org/10.4102/ve.v40i1.1997>

**Comment 19:**

**Quote/Paraphrase:**

“Reality and contextuality demands a theology of place, which can be defined as an appreciation for the theological significance of specific geographic locations” (p. 2).

**Essential Element:**

The spirituality of faith-learning integration

**Additive/Variant Analysis:**

A theology of place and its underpinning of contextuality is an addition to my knowledge of contextualization.

**Contextualization:**

God is an omni-present God. It is difficult to contextualize one’s surroundings in order to find solace, peace and purpose without the divine presence of God. When turning forty years old, I took myself on a beach vacation to Marco Island, Florida. The beach for me is therapeutic and a place where I recognize God’s sovereignty. To make a long story short, the very place where I was to encounter God in a peaceful and transcendent way, during this special milestone, turned out to be an encounter with a not so peaceful, fierce God. The warning of a hurricane came to fruition. It had been suggested that I leave and find a flight back to DC.

Upon doing my research, I found out that a flight would take me all around the U.S. to get me home in an eight-hour trip as opposed to a normal two- and half-hour trip. The resort also assured me that the building was built for such violent weather. I decided to hunker down and try to salvage what was left of my birthday vacation. It was a bit rocky the night of the hurricane, I went back and forth between the bathroom for shelter and the bed listening to the fierce winds hoping that my balcony glass would stay intact. After much prayer and slight anxiety, the night passed, and the sky was just as blue and sunny as the first day of my trip.

I had no ill feelings toward God, but I did ask him why on my birthday. God spoke to me as clear as day, “I AM the I AM. I created the earth and can do with it whatsoever I please. The remainder of my vacation was lovely. My experience of torrential rains and violent winds gave me an appreciation of God’s supreme power. In the hours of that hurricane, the place I rested was the opposite of calm, but I was safe in the master’s hands. God showed me either way, there is peace. This is how I contextualize that night using a theology of place. Because God became fully present to us in Jesus Christ, and because God approached us in Christ in ways we can understand and access, an incarnational lifestyle also entails presence and proximity (p. 3).

**Comment 20:**

**Quote/Paraphrase:**

“It is an issue of radical sharing, and of using the free flow of information and goods for the common good. This idea of the ‘commons’ provides fresh insights in a new approach to neighbourhoods and thus a theology of place” (p. 4).

**Essential Element:**

The spirituality of faith-learning integration

**Additive/Variant Analysis:**

The theology of place is a beautiful concept, new theory and addition to my knowledge of theology.

**Contextualization:**

Home is where the heart. The need for persons in affordable housing to live in an atmosphere that is peaceful, fruitful, giving, benevolent, and safe warrants a theology of place. For any apartment building community, specifically public housing, a theology of place constructs a framework in which residents many times have need of benevolent neighbors who share information, and do not abuse the privilege of neighbor. Many low-income communities, do I believe embody a theology of place in attempt to support one another and collectively as well as individually create a pleasant space for creativity, rest, strength, and uplifting.

The commons, the neighborhood, may provide a common good for everyone. Many low-income communities do not embody this concept. For myself, I can say that although I do not interact with my neighbors that often, my home is my sanctuary. My home is a place of healing, mentally and physically. Many residents in public housing or affordable housing communities desire to have a place of their own where they feel God’s presence, a healthy community, thus a theology of place.

**Comment 21:**

**Quote/Paraphrase:**

“Life led well refers to the ‘agential’ dimension of the flourishing life, to the way humans conduct themselves in relation to the places they inhabit and how they take care of creation” (p. 7-8).

**Essential Element:**

The spirituality of faith-learning integration

**Additive/Variant Analysis:**

The concept of agency to aid a quality of life is somewhat variant to my knowledge and understanding.

**Contextualization:**

From a biblical point of view, the agential dimension of a flourishing life needs the presence of the Holy Spirit. Although God has given us agency, autonomy and choice, once we make a commitment to Christ as our Lord and Saviour, we give the Holy Spirit permission, to instruct, give wisdom and guide us into healthy decisions that will lend to a flourishing life or what I call an abundant life. As a team, the self and God’s Holy Spirit, team up to respond to God’s call on an individual’s life and therefore respond to their environment, the earth they have mandate over and the societal milieu one finds oneself in.

Because of pruning and the wisdom of the Holy Spirit, I embrace the responsibility to take care of creation and the people around me. Because of the divine I can also reap the benefits of the creation God has blessed me with. The earth is the Lord’s and the fullness thereof. (See King James Bible, 1769/2023, Psalm 24:1).

**Comment 22:**

**Quote/Paraphrase:**

A theology that addresses ugly places refers to places that are destroyed or damaged by mankind, places where life is diminishing and not flourishing any more (p. 8).

**Essential Element:**

The spirituality of faith-learning integration

**Additive/Variant Analysis:**

A theology that addresses a chaotic, unhealthy, toxic place is an addition to my knowledge of theology.

**Contextualization:**

As stated earlier, God is omni-present. God is not only present in the calm and flourishing but he is present in the chaotic and tumultuous. Just like God was with me in my hotel room during a hurricane, he is with the tenant that lives in an unkept low-income housing complex. Living amongst an infestation of rodents, with domestic cacophony through the walls, God can still ease fears and calm the soul. This is a theology that addresses the ugly. Growing up I had a conflicting childhood. While having a nice house to live in, my own bedroom, no lack in provision, things, opportunity or friends, my parents, because of their tumultuous marriage created discord and disfunction in the home.

As young as I remember, my role in the home was Sargent of arms. They both loved me (in different ways) but fought each other way too much. I’ll never forget, while having a heated discussion with my mother, God spoke to me and said I was his child and there was a special calling on my life. Only God’s presence could drown out the noise. This too is a theology of place.

**Source Ten:** Noell, E. S., & Smith, S. L. S. (2020). Economics, theology, and a case for economic growth: An assessment of recent critiques.*Christian Scholar's Review, 50*(1), 5-23. https://www.proquest.com/scholarly-journals/economics-theology-case-economic-growth/docview/2492329066/se-2

**Comment 23:**

**Quote/Paraphrase:**

“A Christian case for economic growth must therefore also point to the importance of healthy culture and governance in achieving the genuine human flourishing that accords with biblical principles” (p. 11).

**Essential Element:**

The spirituality of faith-learning integration

**Additive/Variant Analysis:**

A biblical framework for economic growth is an addition to my knowledge and understanding interdisciplinarity.

**Contextualization:**

The author has laid out a framework for what I call abundant living. The thief come forth only but to steal, kill and destroy, but I come to give life and give it more abundantly, (King James Bible, 1769/2023). As a theologian and budding Christian sociologist, I support the case for economic growth. In agreement with the author, economic growth is not evil, as some theologians may purport.

It is only when economic growth does not benefit the whole of society, people of all stratum and socioeconomic levels. Human flourishing is not only meant for the elite, rich and the upper-class. For the rich only aggregate excess. Human flourishing is meant for the young family in subsidized housing who wants to save for a house and pay off medical bills while also save for the children’s college education. This is the sign of a healthy and egalitarian society.

**Comment 24:**

**Quote/Paraphrase:**

“But in our fallen-ness we are tempted to neglect the Sabbath, particularly when work and acquisition of goods and other forms of status become ends in themselves. Scripture frames the celebratory dimension of the Sabbath in a community context. The Pentateuch enjoins God’s people to make provision for the poor and marginalized as an outworking of the Sabbath rest principle (p. 13).

**Essential Element:**

The spirituality of faith-learning integration

**Additive/Variant Analysis:**

Placing the sabbath in the context of economic growth is an addition to my knowledge of interdisciplinarity.

**Contextualization:**

The sabbath is not only for rest but collaborates with the principle of Jubilee where restitution and forgiveness take place. Economists and capitalists alike, would do well to incorporate this biblical principle into their efforts revitalize, diversity and equalize the free market. Years ago when I traveled to Greece, I’ll never forget how the group I was with had to adjust our lunch time around the business schedules of the restaurants and shops. For me, it was unheard of to close a business down for two hours in the middle of the day. First of all, it did not suit my schedule and second of all, how do they make money. A newfound respect was developed for other countries and their commitment to rest and mental health.

God created the sabbath for a reason. Businesses used to be closed on Sundays. A respect for God and quality time with family has waned. Humans need time to reset and time to spend with God hearing his voice and receiving his instructions. The sabbath also forces us to trust God for provision and commands us to care for each other. February 1st of 2022, I entered a sabbatical to prepare myself for a new and rigorous Ph.D. program. To this day, I am still on a partial sabbatical working part time and going to school full-time.

Although, it was a time of stringent budgeting, only spending on necessities, God has provided for every need there has been no lack. Some may say a sabbatical is an extended vacation. This is not the case for me. My time is spent in fellowship with God, rigorous study and serving in my church and community. It is a time to rest from accumulating goods relaxing in God’s divine presence. If given the resources, most humans would continue to buy, buy, buy not realizing they have become hoarders of opulence and lovers of self. Humans have a hard time placing limitations on themselves. Tower of babel . With a pause on acquisitions and self-gratification, the world can preserve ecological resources, enjoy each other’s company and count our blessings.

**Comment 25:**

**Quote/Paraphrase:**

“Proponents of an economy of gift, which modern theologians often offer as an alternative to growth-oriented market economies, fail to recognize that in all market exchanges there in fact is an element of gift” (p. 21).

**Essential Element:**

Worldview-based faith-learning integration

**Additive/Variant Analysis:**

An economy of gift as an alternative to a prosperity market driven economy is an addition to my knowledge within the discipline of economy and theology.

**Contextualization:**

It is unclear to me how an economy of gift would work, especially in a culture where growth, aggrandizement and prosperity has been the tradition for centuries. Many fiscal conservatives may label this type of economic system as socialism. My understanding is that there would be no selling of goods and services, only giving and sharing. The challenge with that is if I create a good that outweighs the value of another good or service, would I receive back its full value and also how would this good or service be shared with the masses. Once a good is invented, it takes currency to create more so that the whole of society can benefit from it. Another challenge to this theory is that because of sin, selfishness abounds, so some of society would not carry their weight in creating and sharing.

Now, if we could eradicate price gouging, fraud and abuse, our economic system would be more fair and just. If only those in the top two percent would see their assets as possessions that belong to God and for the use of the kingdom. My example in this context is Tina Turner and her husband. Tina (God rest her soul) has been living in Switzerland for a number of years. She and her husband, Erwin Bach, had been living in a nice house for quite a while. Apparently about two years ago they purchased another seventy-four-million-dollar waterfront estate in the woods of Switzerland as a retreat space. At the time they purchased this estate, Tina was in her early eighties, battling serious health issues.

They have not been raising any children or grandchildren or running a non-profit at this retreat estate. They simply liked the real estate and the neighborhood it was in.

To spend so much money at a critical juncture in life is beyond my understanding. It seems that it would have been the perfect time to downsize and give money away. So many young adults could have used scholarship money for college. So many families could have used a vacation for the first time in their life. It was their money, and they chose what they chose but I do think it was a waste. Because of human nature and satiation, humans in general have a hard time giving beyond a certain limit. It would have blessed my soul to create a philanthropic organization just so families could have a reward for their labor.

**Source Eleven:** Bradlow, B. H. (2022). Embeddedness and cohesion: Regimes of urban public goods distribution.*Theory and Society, 51*(1), 117-144. <https://doi.org/10.1007/s11186-021-09456-y>

**Comment 26:**

**Quote/Paraphrase:**

“Whereas informants in housing movements emphasized their interest in upholding the “social function of property” in participatory councils, private sector informants consistently emphasized the sanctity of rights to private property” (p. 134).

**Essential Element:**

Disciplinary thinking and the knowledge bridge to interdisciplinarity

**Additive/Variant Analysis:**

The use of affordable or public housing in the context of social functioning is an addition to my knowledge of various social qualities discussed in the social sciences.

**Contextualization:**

Affordable housing provides both a social function and it is indeed a human right. The author as well as other scholars, suggest that there is a social component to building housing. If I understand it correctly, in addition to financial relief of needy families, society and communities should benefit from the development, and use of property. A property on its own and the people who own it, have a responsibility to the community. This framework suggests it is a collective asset, owned by one. Would placing an affordable housing community in this context be an accurate fit. Indeed, a subsidized or affordable housing community would indeed fit in the social functioning framework .

The social functioning of affordable housing, in my view, does not have to compete with the right to live in safe, affordable housing. While it is the government’s responsibility to provide affordable housing to its citizens, it is also the citizen’s living in affordable housing responsibility to give back to the community and society at large. It is assessment that a community ensures that it takes care of its building on the interior and the exterior. Maintaining good sanitation, supervising children so they know how to treat their surroundings, recycling, not being involved in crime or drawing crime to the community all are examples of social functioning.

Even being socially responsible within the confounds of the complex itself is the responsibility of the residents living in an affordable housing community. As a long-standing property manager and as former renter, I am well aware of how a multi-family community can affect the whole neighborhood. Having witnessed tenants whose guests (intimate partners) brought illegal to the community, it was so disconcerting because not only was the resident putting her tenancy at risk, but she was putting her immediate and area neighbors at risk.

**Source Twelve:** Buffel, O. A. (2021). The bible of the poor in the context of poverty, COVID-19 and vaccine nationalism: Hermeneutics of liberation from the perspective of the poor.*Hervormde Teologiese Studies, 77*(1) <https://doi.org/10.4102/hts.v77i1.6920>

**Comment 27 :**

**Quote/Paraphrase:**

The inhuman misery or the anti-evangelical poverty in which the poor live is characterised by shortage of food, shortage of housing, inadequate health services, inadequate educational facilities and services, the exploitation of labour, chronic unemployment, disrespect for human worth and dignity, unjust restrictions on freedom of expression and the daily plight of the poor (p. 6).

**Essential Element:**

A faith-integrated interdisciplinary method

**Additive/Variant Analysis:**

Anti-evangelical poverty is a sentiment that is somewhat variant to my knowledge.

**Contextualization:**

The author has expressed a sentiment that I’ve never heard before. Many of those who supposedly spread the message of Christ and seek to see souls saved and redeemed do see to their humanistic needs and personal pain. It would not be fair however, to blame poverty on the whole Christian community. What I do know is that it is our responsibility as Christians to not only spread the gospel but tend to the needs of our brothers and sisters. “And with great power gave the apostles witness of the resurrection of the Lord Jesus: and great grace was upon them all.  Neither was there any among them that lacked: for as many as were possessors of lands or houses sold them and brought the prices of the things that were sold And laid *them* down at the apostles' feet: and distribution was made unto every man according as he had need” (Kings James Bible, 1769/2023, Acts 4:33-35).

Giving credit where credit is due, many Christian organizations as well as individuals have a desire and commitment to help the needy. It would be self-righteous for me judge other Christians and how they treat the poor. I have to hold my ownself accountable for helping a fellow human in need. I’ll never forget my homeless buddy that sat at the corner of the building I managed in one of the most gentrified areas of the city. She was around my age or just a little younger. She was dirty, and always in survival mode. She was very private and I never saw her ask for a handout. On the days I would go out to get my lunch, I would see her just sitting in front of the concrete barrier, starring in to the busy intersection.

There was no way I would pass this young lady by day by day and not offer a helping hand. It was important to me that she knew she was not invisible. The first time I tried to talk to her, she barely said a word and refused to look at me. The next time I talked to her, I offered her a cup of tea. The building I managed had a community kitchen stocked with goodies. One day, she finally accepted my offer for a beverage. The only information I was ever able to get was that she did not desire to go to a shelter. Shelters are usually unsafe and unsanitary. I could not force her to share information, but I could bring her snacks and pray for her.

Surely, I am not the only one Christian who sees beyond their own circumstances and from time-to-time acts as an angel in disguise. No bragging here. Only a story of a day in the life of an inner-city property manager who recognizes her responsibilities beyond the secular.

**Source Thirteen:** Zagonari, F. (2019). (Moral) philosophy and (moral) theology can function as (behavioural) science: A methodological framework for interdisciplinary research.*Quality and Quantity, 53*(6), 3131-3158. <https://doi.org/10.1007/s11135-019-00930-5>

**Comment 28:**

**Quote/Paraphrase:**

“moral philosophy and theology can be seen as forms of empirical behavioural science if the focus is on specific moral behaviours in specific contexts” (p. 3152).

**Essential Element:**

Disciplinary thinking and the knowledge bridge to interdisciplinarity

**Additive/Variant Analysis:**

Moral philosophy and theology placed in the context of empirical behavioural science is an addition to my knowledge of interdisciplinarity.

**Contextualization:**

The author has sagaciously attempted to fuse theology with the social sciences in order to legitimize its scientific worth. Moral philosophy and theology can indeed be played out and experiences in real life situations, therefore having the ability to be observed and recorded. A moral decision made in a business scenario can be observed. A Christian leader’s response to a moral situation can be observed and recorded. These experiences and events can be recorded and weighed against other scenarios and events and can even serve as statistical variables. One of my passions is ethics.

A personal challenge will be to integrate moralism with the culture of affordable housing. Based on the author’s suggestion, by observing certain moral decisions weighed by a family in subsidized housing, I can legitimately place the observation within the quantitative component of my research.

**Source Fourteen:** Boushey, H. (2021). *Unbound: how inequality constricts our economy and what we can do about it.* Harvard University Press.

**Comment 29:**

**Quote/Paraphrase:**

“This study stands out because Currie and Hyson were among the first economists to show that what happens in a mother’s womb interacts with other forms of economic inequality to have long-lasting economic effects (p. 35).

**Essential Element:**

The spirituality of faith-learning integration

**Additive/Variant Analysis:**

The activity and experience of a baby in the womb and its economic implications are an addition to my knowledge.

**Contextualization:**

This is such a profound theory. Most of the trauma discussed in an individual’s life that has affected his or her decision making, self-worth and attitudes about self are usually in the context of their childhood not what may have occurred in the womb. It is my thought that a baby can not only experience medical trauma in the womb but can experience the mother’s trauma as well. Of course if the mother is malnourished the baby can come out under developed and experience life-long hardships as a consequence but there may also be anger, abuse and stress that both the mother and father go through that may indeed affect the baby.

At one of the buildings I managed, there was a female tenant about my age who has a grown, underdeveloped son who could not speak. Personally, I believe that from the day the mother met me, she decided not to like me but nevertheless because I relayed to her, company policy regarding emotional support pets and other reasonable accommodation requests that she had she thought I was the devil when some of her requests were denied. To her, I was the face of the company, even though I went through all the proper channels and procedures and treated her very kindly in the process. Every time I was on her floor and would walk past her apartment, I could hear her yelling at someone on the phone or yelling and cursing about someone.

She was usually angry and highly reactionary. It was no doubt that her son could feel the constant tension in the room and took on her aggressive tendencies. She even admitted that he would sometimes get aggressive with her and have slight temper tantrums. What can you expect when his environment is tense and volatile. It is my belief that he has always been a temperamental person, even when she was carrying her son. She may have not caused his mental deficiency but she sure did exacerbate it.

**Comment 30:**

**Quote/Paraphrase:**

“Where a child lives affects what resources they have access to” (p. 57).

**Essential Element:**

The field of interdisciplinary studies

**Additive/Variant Analysis:**

The effects of a child’s socioeconomic environment are a compliment to my knowledge of equality, economics and social quality.

**Contextualization:**

One of the housing programs, I believe is highly effective, are mixed income properties. When a developer builds a luxury or high-income apartment complex, the developer can receive tax credits or financial benefits by deeming a percentage of the units built affordable. In this type of community, there may be more resources available for those who are low to moderate income earners that would not be available in a soley low-income building.

This is no secret that children need access to nutritious food, clean shelter, tools for school and access to preventive health care. In recent years, Washing, DC., is one those cities who has improved upon its efforts to ensure that children from low-income families have access to the resources they need to thrive, and be healthy.

**Comment 31:**

**Quote/Paraphrase:**

the research team also found that the obstructions aren’t only about income, they are also about a child’s race and gender. Among adults who had scored high on their third-grade math tests, whites were roughly three times more likely to hold a patent than blacks – and eight times more likely than Hispanics (p. 65).

**Essential Element:**

Worldview-based faith-learning integration

**Additive/Variant Analysis:**

The demographic access to patents in aiding a life of success and entrepreneurship is an addition to my knowledge.

**Contextualization:**

The statistics given above have profound implications. To go through the process of securing a patent indicates that someone has a creative spirit, fortitude, and the need for financial independence. A patent may lead to an invention that provides society with a much-needed service or product and may contribute to the economic success of several communities. Many kids are intelligent and have the capacity to do well in school. What they do with that knowledge and intellect is what is important.

Children who are reared in an environment that is supportive of their creative ability and raised in a home where the parents are involved in their school experience are more likely to have the self-confidence later in life to come up with an idea that warrants a patent. A system that is not biased is also a factor in the access and support needed to help someone open their own business, seek a patent and create a societal good.

**Source Fifteen:** Ward, K. (2021). *Wealth, virtue, and moral luck: Christian ethics in an age of inequality.* Georgetown University Press.

**Comment 32:**

**Quote/Paraphrase:**

“Positional understandings of wealth and poverty play an important social scientific role in understanding particular individuals’ experience. The discovery that income growth has a limited ability to increase happiness supports religious and philosophical understandings that a meaningful life does not require great wealth” (p. 121).

**Essential Element:**

The spirituality of faith-learning integration

**Additive/Variant Analysis:**

The author’s sentiment regarding wealth, poverty and their relation to happiness is an addition to my knowledge of the biblical implications of happiness.

**Contextualization:**

Many would say that money cannot make you happy but “it sure would make things a lot easier”. It is my belief that many children who live in poverty, are genuinely happy. They are happy perhaps because of their family dynamics that provides lots of family love, support and laughter. When it comes to adults, I believe that they too can have lives full of joy, laughter and love but would always ache for basic necessities, clean air, and safe and secure housing.

It is my personal belief that money along with other elements in life provide happiness, but money alone can be misery. Money supports a healthy infrastructure. Income growth brings the ability to give, share and bless others which provides a unique happiness in and of itself. There must be a balance between not having enough and having too much that is wasted and abused.

**Comment 33:**

**Quote/Paraphrase:**

“Chapter 5 demonstrates that wealth, having more than we need – makes an impact on our moral life by endowing us with hyperagency and by becoming an end in itself. Wealth does this whether the power it gives us relative to others is moderate or nearly absolute” (p. 127).

**Essential Element:**

The spirituality of faith-learning integration

**Additive/Variant Analysis:**

The above description of wealth is variant to my understanding, morally and philosophically.

**Contextualization:**

**“**Without a godly purpose, no life is meaningful” (Shaw, T., 2023). Wealth, money, influence is all to please the self unless granted by God for God’s given purpose. Of course, some people that initially have pure intentions, can always turn awry. Absolute power, however, can be dangerous. It is my belief that God places limits on wealth because the flesh can only handle so much. Wealth without evil pursuit, is also biblical in the sense that it can be transferred to the next generation to set them up for success and support their endeavors. To have more than enough is a means to share, give and bless our neighbor. To hoard, to retain, to accumulate without release is ungodly.

**Source Sixteen:** Maspero, G., Schlag, M. (2021). *After liberalism?: a Christian confrontation on politics and economics.* Springer Nature.

**Comment 34:**

**Quote/Paraphrase:**

“We need to keep our eyes and hearts open in order to detect such symptoms of sins and structural deviations in modern advanced capitalism. However, rather than wholesale condemnations, I prefer the approach taken by the late Cardinal Francis George, who defined love of what exists as first step in the program of cultural transformation that constitutes the new evangelization of society and business”.

**Essential Element:**

A faith-integrated interdisciplinary method

**Additive/Variant Analysis:**

The evangelization of business is a new concept and an addition to my knowledge in the field of economics.

**Contextualization:**

It is my stance, as already expressed, that capitalism and wealth are not bad, only the usage of the two by sinful human beings. The author challenges the Christian social scientist to influence not only the Christian community but the community of business. To evangelize business is part of our business. The area of business is one of the seven mountains that we are called to speak to, and influence for the good of God’s kingdom. One of my heartfelt desires is to teach business ethics to college freshman. In many Universities, this course is required for business students.

This is a course that an upcoming Christian sociologist can integrate their values and virtues and biblical knowledge without preaching or converting. To be good and to do good in business. It’s my philosophy. One day soon, I hope to transform young minds that have business aspirations, to go into the field of their choice and not just seek profit but to seek a healthy, whole and prosperous society.

**Source Seventeen:** Worden, S. (2010). *Godliness and greed: shifting Christian thought on profit and wealth.* Lexington Books.

**Comment 35:**

**Quote/Paraphrase:**

“I argue that the astringency of normatively acceptable profit-seeking and wealth in the natural wealth concept of poets such as Homer and Ovid and thinkers such as Aristotle and Plato strongly suggest that economic activity and accumulations of wealth were generally regarded as indicative of greed” (p. 14).

**Essential Element:**

The spirituality of faith-learning integration

**Additive/Variant Analysis:**

The supposed sentiments of Homer and Ovid as well as Aristotle and Plato regarding wealth and profit are variant to my understanding of God’s biblical standards on wealth.

**Contextualization:**

Even Jabez prayed for an increase in blessings.(see Kings James Bible, 1769/2023, 1 Chronicles 4:10). God also said the wealth of the wicked shall be laid up for the righteous. The wealth of the wicked was begotten with selfish, malicious, ill intentions. The wealth of the wicked are not shared, given or used for the benefit of God’s kingdom. The wealth of the wicked only aggrandize

Satan’s kingdom. Wealth transfer to the righteous are used for the benefit of society and one’s neighbor and are used to advance God’s kingdom. One of the statements I constantly made in the class I taught at my church’s biblical institute was to not ask God for a million dollars but ask for the amount of money needed to fund their purpose. That purpose may need support in the amount of a million or the amount of fifty million. Wealth is clearly a good thing when the possessor has pure, holy intentions.

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