

file
Debt Relief

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PROCLAIM JUBILEE!

BREAK THE CHAINS OF DEBT

“Debt Relief for Poverty Reduction Act of 1999”

(The following summarizes a legislative proposal developed by the Jubilee 2000/USA Public Policy Committee)

Summary

Bilateral Debt Relief

- Expands the number of eligible countries (to 45) by broadening the definition of a “heavily indebted poor country.”
- Authorizes cancellation of debts owed the United States by poor countries for concessional loans or credits given through US foreign assistance or agricultural development programs.
- Authorizes at least a 90 percent reduction of debts owed the United States by poor countries as a result of nonconcessional (market rate) loans, guarantees, or credits provided through US foreign assistance, arms sales, commodity programs or export promotion underwriting.
- Gives priority to countries which have demonstrated a sustained commitment to alleviate poverty or have recently suffered a major natural disaster.
- Excludes countries with excessive military spending, gross violations of human rights, blatant drug trafficking or ethnic conflicts.
- Requires countries to establish, through transparent and participatory processes, a Human Development Fund whose resources will be dedicated to reducing the number of persons living in poverty, expanding access of the poorest members of society to basic social services, including education, health, clean water and sanitation, and preventing the degradation of the environment.

Improvement of Multilateral Debt Relief efforts

Asks the US government to work for the following changes in the HIPC initiative:

- Provide debt relief faster: reduce the maximum waiting period before a country can receive enhanced debt relief under HIPC from 6 to 3 years.
- Require decisions about debt relief and the human development programs that result from debt relief be made through transparent and participatory processes which include broad-based consultation and monitoring with representatives from the country’s civil society.
- Reward countries that achieve a record of poverty alleviation or suffer a major natural disaster by giving them greater debt relief more quickly than otherwise. And, not penalize countries emerging from civil conflict because they lack an economic reform track record.
- Include the same provision as in the bilateral section above for a Human Development Fund dedicated to achieving the purposes set forth in an Action Plan for poverty alleviation.

Cost

- Authorizes \$250 million in bilateral debt relief over two years, and \$700 million in contributions to the HIPC Trust Fund for multilateral debt relief over three years.

Other Provisions

- Asks the President of the United States and the Secretary of the Treasury to submit annual public reports to Congress on their progress in both bilateral and multilateral debt relief.
- Asks the President to work with multilateral creditors and other creditor countries to ensure transparency and public participation in decisions on new loans, including terms and conditions.



NEWS & VIEWS

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**Congressman David E. Bonior (D-MI)
Released the Following Letter to President Clinton
Signed by 54 Members of Congress Concerning Central
American Debt Relief:**

One Hundred Sixth Congress
U.S. House of Representatives

January 14, 1999

The Honorable William J. Clinton
President of the United States
The White House
Washington, DC 20500

Dear President Clinton:

The impact of Hurricane Mitch upon countries in Central America, notably Nicaragua, Honduras, Guatemala, and El Salvador, has been enormous. Its devastating human impact is clear: estimates are that over 3 million people in the region have lost their homes and livelihoods. The impact on the countries' productive capacity has been equally severe. All four countries have suffered major damage to agriculture, a primary generator of the foreign exchange these countries require to survive in the global economy.

This massive destruction of productive capacity clearly calls into question these countries' ability to rebuild and at the same time service (and ultimately pay off) their international debts. Even before the hurricane, their large debt service obligations were discouraging foreign investment and diverting budgetary allocations away from essential investments in health and education. For these reasons, we welcomed your Administration's initial move to grant Nicaragua and Honduras a two-year moratorium on debt payments to the US government and the subsequent agreement reached at the Inter-American Development Bank last month.

Yet we must do still more to help Central Americans recover from a natural disaster that, as many have noted, has set back regional development prospects by two to five decades. We are asking you to exert leadership in persuading the international community to cancel these countries' debts and thus speed their economic recovery.

HOUSE FLOOR SCHEDULE

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- [Weekly Schedule](#)
- [Monthly Calendar](#)
- [Yearly Calendar](#)

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It is the continuance of these tremendous debt loads themselves, not just the interest payments owed on them, that threatens the entire region's reconstruction effort. The debts not only deter new foreign investment but also yield most economic decision-making to the hands of international creditors, undermining fragile democratic processes. The debt overhang also prevented investments in basic emergency preparedness that might have reduced the scale of destruction wrought by Hurricane Mitch. While a payment moratorium may provide temporary relief, these countries still will be unable to service their debts after three years, especially if they expect to make needed investments in emergency preparedness and sustainable development.

We therefore urge you to act to cancel the current United States bilateral debt of the countries most affected by Hurricane Mitch. In addition, we urge you to work with other G-7 nations to convene an emergency meeting of all international creditors, including non-Paris Club creditors and commercial banks, to agree on bilateral and multilateral debt cancellation. This debt cancellation must not be conditioned on the implementation of economic policies that increase poverty or environmental damage. It is imperative that the United States take a leadership role in developing a long-term recovery strategy in the region.

Sincerely,

David E. Bonior
Neil Abercrombie
Robert E. Andrews
Xavier Becerra
Howard L. Berman
Sanford D. Bishop, Jr.
Robert A. Brady
Sherrod Brown
George E. Brown, Jr.
John Conyers, Jr.
Peter A. DeFazio
William D. Delahunt
Norman D. Dicks
Eliot L. Engel
Barney Frank
Martin Frost
Gene Green
Luis V. Gutierrez
Tony P. Hall
Maurice D. Hinchey
Rubén Hinojosa
Rush D. Holt
Amo Houghton
Sue W. Kelly
Dale E. Kildee
Carolyn C. Kilpatrick
Dennis J. Kucinich
Nick Lampson

Tom Lantos
Barbara Lee
John Lewis
James P. McGovern
Michael R. McNulty
George Miller
John Joseph Moakley
Constance A. Morella
Solomon P. Ortiz
Frank Pallone, Jr.
Bill Pascrell, Jr.
Donald M. Payne
Nancy Pelosi
David E. Price
Ciro D. Rodriguez
Carlos A. Romero-Barceló
José E. Serrano
Christopher H. Smith
Fortney Pete Stark
Ted Strickland
Bennie G. Thompson
John F. Tierney
Edolphus Towns
Robert A. Underwood
Lynn C. Woolsey
Albert Russell Wynn

-End-

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How do you explain to a child that she doesn't have enough to eat because her country can't pay its debts?

Unpayable debt grips many of the world's poorest countries. A billion people in these countries are bearing the brunt of a debt they did not accumulate, suffering in conditions that cannot be relieved until the debt is relieved.

Because of flawed policies of creditors and shortsighted decisions of government leaders (many of whom were never elected and are no longer in power), poor countries must use much of their scarce resources to pay for unending debt. After these payments are made, little is left over for agricultural development, health care, education and nutrition programs. Improvements introduced by development programs lose some of their impact. In Africa, governments are now transferring four times more to international creditors than they spend on basic health and education.

Debt relief is hunger relief. Countries burdened with heavy, unpayable debts will not be able to meet the basic needs of their people.

The Hebrew law called for a year of Jubilee every 50 years. People who have lost their land or liberty because of heavy debts are to be freed from this burden. They get their land, and their livelihood, back.

As the millennium approaches, a growing worldwide movement of people is calling for the elimination of debts of the world's poorest countries. Religious leaders such as Archbishop Desmond Tutu and Pope John Paul II are leading this call for debt relief.

Bread for the World will focus on getting the U.S. Congress to help relieve the debt burden of the poorest countries, in a way that will channel the benefits to poor people in those countries.

Crushing debt is not only a burden for future generations. It is affecting poor and vulnerable people's lives now.

Participate in Bread for the World's 1999 Offering of Letters, Proclaim Jubilee: Break the Chains of Debt.

Bread for the World 1999 Offering of Letters Kit

Item	Quantity	Price	Total
Offering of Letters kit <i>Includes one poster and video</i>		\$7.00	\$
Offering bulletin insert:			
English version		Single copy free*	\$
Spanish version		Single copy free*	\$
Additional offering posters		\$3.00	\$
Offering background paper		\$1.00*	\$
Additional copies of this flier		FREE	\$ FREE
BFW membership brochures		FREE	\$ FREE
<i>BFW: Who We Are and What We Stand For</i> , by David Beckmann		\$3.00	\$

* Call for bulk order rate.

Offering of Letters Kit, bulletin inserts, poster and background paper available February 1999.

Subtotal

\$

Postage and Handling (orders \$25.00 and under, add \$3.
Orders \$25.01 - \$50.00, add \$5. Orders over \$50.00, add \$7.
Overseas, add \$4 surface, \$10 air.)

Total enclosed

\$

Prices subject to change. Items available while supplies last. UPS cannot deliver to P.O. boxes. Please supply a street address for large orders.

Make checks payable to Bread for the World, ATTN: Publications Order, 1100 Wayne Avenue, Suite 1000, Silver Spring, MD 20910. Phone: (301) 608-2400; Fax: (301) 608-2401; or E-mail: publications@bread.org

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Bread for the World

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What is an Offering of Letters?

Churches of every denomination participate in Bread for the World's annual Offering of Letters. People of faith write letters to Congress in support of hunger-fighting legislation. They often place these letters in the offering plate during church services, prayerfully offering them to God as a gift of citizenship. This action teaches everyone in church that letters to Congress are a fit offering to God – that citizenship is an integral part of stewardship. Campus and other groups hold similar events.

The Offering of Letters enables individual Christians – many who have never written to their members of Congress – to see their concerns translated into policies that help hungry and poor people improve their lives. Year after year, they generate mountains of thoughtful mail to our nation's political leaders – and win significant gains for hungry and poor people.

How Can My Church or Group Participate?

Use the form inside to order an Offering of Letters kit. It includes everything you need to organize an offering, including background and facts on the issue, tips for writing letters, bulletin inserts, suggestions for involving your church or group, a poster, a short video and more.

Order your kit today. Involve your local church or group in this exciting, effective approach to Christian stewardship. Put your faith into action and celebrate the life-saving power of your citizenship by writing a letter to Congress.



Who is Bread for the World?

Celebrating 25 years of **seeking justice**, Bread for the World is a Christian voice for **ending hunger** in the new century. A nonpartisan citizens' movement of 44,000 people of faith, including 2,000 churches, BFW members help hungry people by writing, calling and visiting our nation's decision-makers about legislation that addresses hunger in our communities and around the world. This outpouring of concern helps advance justice for hungry people and wins hundreds of millions of dollars each year for anti-poverty efforts.



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Bread for the
World's
1999 Offering
of Letters



PROCLAIM JUBILEE

Break
the
Chains
of
DEBT





Bread for the World
A Christian Citizens' Movement

Barbara Howell

Director of Government Relations

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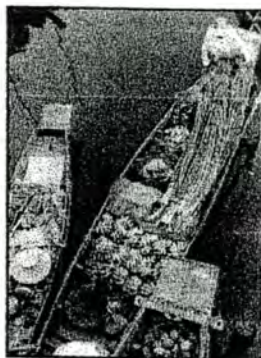
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proclaim JUBILEE

Break the Chains of Debt



Bread for the World



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Message from Archbishop Desmond Tutu



We in Africa have many friends in the United States who have stood by us in the dark days of oppression and injustice. Many of our brothers and sisters of faith understand that Christianity is political or it is not Christianity.

Bread for the World is such a friend. For 25 years, Bread for the World has sought justice for vulnerable people, working to end hunger in Africa, in the United States and around the world. Now, the voices of a movement 44,000 members strong will join in a global movement of Jubilee.

Developing countries in Africa, Latin America and Asia stagger under the increasing burden of international debt. In Tanzania, where 40 percent of the population dies before age 35, the government spends nine times more on foreign debt payments than on health care. Many who already struggle with hunger and poverty are further imprisoned by their countries' crippling debt.

But there is a way out. The biblical principle of Jubilee reminds us that all belongs to God. In the Jubilee year, debts are forgiven. Debtors make a new beginning. Countries burdened by unpayable debt deserve a new beginning. Children deserve to be free from malnutrition, to have basic health care, to have a chance at education. Their shoulders cannot and should not carry their country's burdens of debt.

Bread for the World joins a new moral crusade that follows this biblical principle of Jubilee. This year's Offering of Letters campaign will ask the U.S. Congress to help relieve the debt burden of the poorest countries, ensuring that the benefits reach people in need in those countries.

We need your support. We need your voice. So I ask you to *Proclaim Jubilee: Break the Chains of Debt!*



*The Most Reverend Archbishop Desmond Tutu
Archbishop Emeritus of Cape Town, South Africa
Endorser, Jubilee 2000*



Bread for the World's 1999 National Gathering

Seeking Justice. Ending Hunger.

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Come to Washington, D.C. to *Proclaim Jubilee!* Bread for the World's National Gathering convenes June 19-22 for study and praise through workshops, worship and special events. BFW members and others interested in ending hunger will also celebrate Bread for the World's 25th anniversary. The gathering will culminate with a *Proclaim Jubilee* Lobby Day on Capitol Hill, June 22. Plan to be part of this historic event. Contact the National Gathering staff at (301) 608-2400 or by writing national.gathering@bread.org via e-mail for more information.

June 19-22, 1999, Washington, DC

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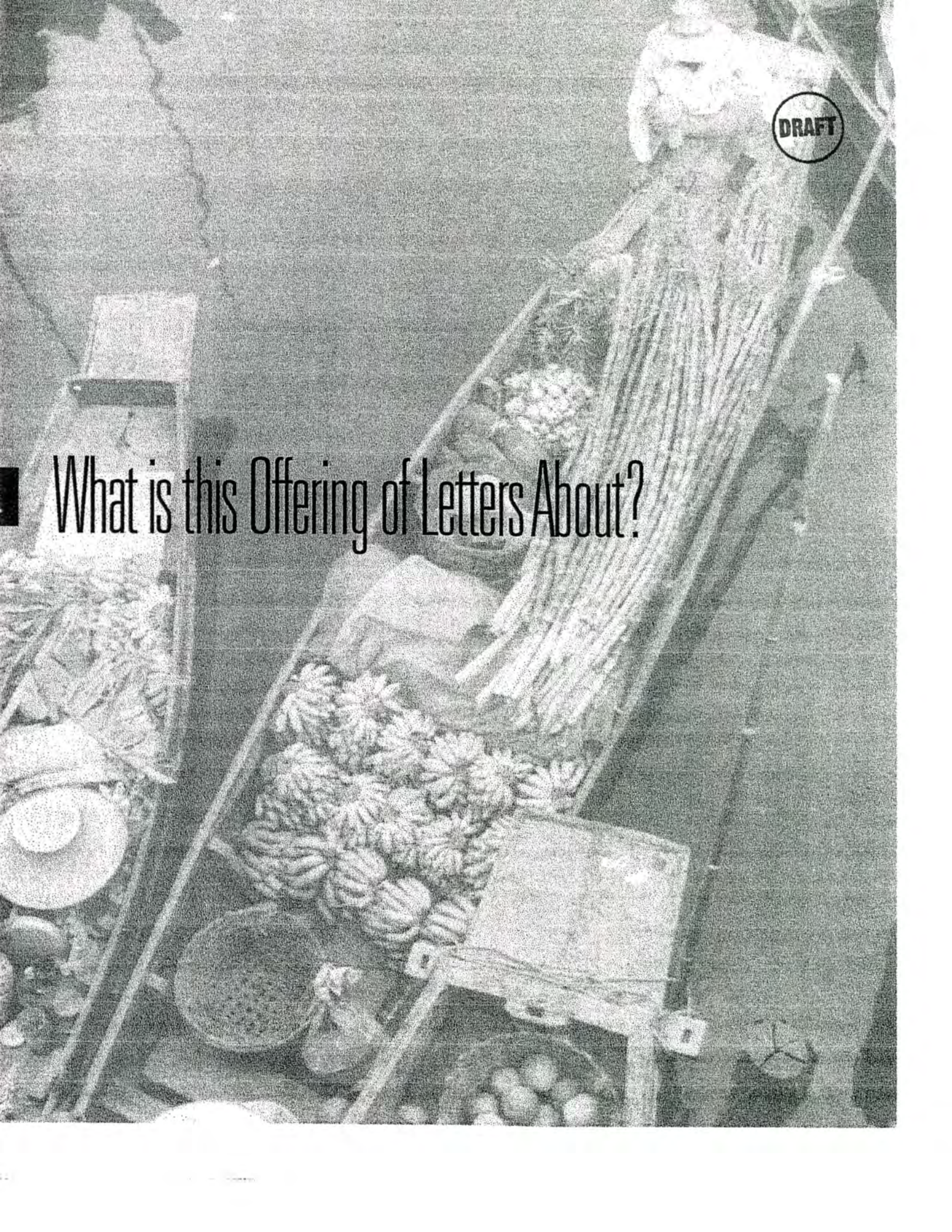
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Special thanks to Jubilee 2000/USA and to Rick Steves and his travel education company, Europe Through the Back Door. Steves and his customers made special contributions to cover the cost of this year's Offering of Letters kit.

Bread for the World is a member of Jubilee 2000/USA P.O. Box 29550, Washington, DC 20017; phone: (202) 783-3566.



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■ What is this Offering of Letters About?

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Bread for the World

members will join

a global movement to

enact the biblical

principle of Jubilee

and relieve the

enormous debt

burden of the world's

poorest countries.

Proclaim JUBILEE

Break the Chains of Debt



he pictures and stories of hurricane-devastated Honduras and Nicaragua cannot be forgotten. More than 10,000 lives lost. Bodies buried in mountains of mud towering over what remains of towns, of communities, of people's lives. Bridges washed away, making islands out of cities. Roads destroyed, bringing further isolation. Coffee and banana crops, worth about \$500 million, precious livelihoods in desperately poor countries, wiped out. Seventy percent of the year's grain harvest gone.

Fragile infrastructures and economies teeter on the brink of disaster in developing countries as it is, making life more precarious without any safety nets. The tragedy in Central America demonstrated how quickly progress can be reversed.

As these poor countries struggle to begin again, each also faces an on-going, human-caused disaster imposed by its creditors. Honduras owes \$4.5 billion in debt and pays \$450 million each year in interest payments alone. In 1997, Nicaragua's spending on debt service was 11 times its recurrent spending on primary health care, according to Oxfam International.

People in the United States reached out with compassion to Hurricane Mitch's victims. Now thousands of people in this country and around the world are also trying to stop the devastating effects of unpayable debt in the world's poorest countries.

Jubilee: A Biblical Principle

In 1999, thousands of Bread for the World members and churches will participate in a nationwide Offering of Letters, *Proclaim Jubilee: Break the Chains of Debt*. With this offering, BFW members will join a global movement to enact the biblical principle of Jubilee and relieve the enormous debt burden of the world's poorest countries.

Proclaim Jubilee: Break the Chains of Debt will focus on getting the U.S. Congress to help reduce the debt burden of the poorest countries in a way that will channel the benefits to poor people in those countries.

The Hebrew scriptures teach us how to proclaim Jubilee. The book of Leviticus calls for a year of Jubilee every 50 years. People who have lost their land or liberty because of heavy debts are to be freed from this burden. They get their land, and their livelihood, back.

Numerous other passages throughout the Bible assert the priority of basic human needs over debt obligations. The law of Moses does not allow creditors to take the cloak a debtor needs to keep warm or the millstone to make bread.

It is equally wrong to insist that the world's neediest countries repay staggering debts at the cost of increased hunger, disease and illiteracy. Unpayable debt has a stranglehold on some of the most vulnerable people in the world's poorest nations. They are suffering because of bad choices made by others — past officials of their governments, and the countries and financial institutions who made the loans.

Heavily Indebted Poor Countries

In 1996 the World Bank and the International Monetary Fund (IMF) identified 40 countries in Africa, Latin America (including Honduras and Nicaragua) and Asia as heavily indebted poor countries (HIPC). These nations are home to nearly one-fifth of the world's population; 33 are located in sub-Saharan Africa. Their citizens suffer from malnutrition and unacceptable levels of illiteracy. At the same time, governments are unable to provide adequate health care services and access to affordable education.

The problem is not so much the size of the debt as the huge share of a country's income it gobbles up. In sub-Saharan Africa, governments owe foreign creditors an average of almost \$400 for every man, woman and child — more than most Africans make in an entire year. Debt repayments leave very little for much-needed poverty reduction programs and spending.

How did these countries find themselves in such a crisis?

An Unpayable Burden

In the early 1970s, Western banks were glutted with revenues from oil-producing countries as oil prices rose. Both the banks and rich governments encouraged developing countries to borrow heavily. Some of these loans were wasted on schemes that did not work or bloated "white elephant" projects, often designed by aid agencies and involving huge contracts for foreign firms. Some borrowed money was pocketed by corrupt officials. Foreign loans also financed some countries' military buildup.

Glossary

Bilateral debt – Debt owed by one government to another.

Debt relief – Measures to reduce the debt owed by developing country governments to either private lenders (commercial banks like Citibank), governments (like the United States or Germany), or international financial institutions (like the World Bank or IMF).

Debt service – Amount of money a country owes to all its creditors each year for the interest and principal on its debts.

Commercial creditors – Banks and other private lenders to national governments. In the 1970s, the debt crisis emerged primarily because of debt owed to these creditors. However, very little of the current debt of heavily indebted poor countries is owed to private lenders.

Gross Domestic Product (GDP) – The value of all goods and services produced within a nation during a specified period, usually a year.

Gross National Product (GNP) – The value of all goods and services produced by a country's citizens, wherever they are located.

Heavily Indebted Poor Countries (HIPC) – A group of 40 countries considered by the World Bank and IMF to have unpayable debt burdens; specifically, GNP per capita of \$695 or less, with a debt burden that is more than twice the country's annual exports.

International financial institutions (IFIs) – International agencies intended to promote the development and stability of the world's economies by providing conditional loans to national governments. The World Bank and the IMF are the largest and most well-known of these institutions.

International Monetary Fund (IMF) – An intergovernmental organization that makes loans to countries with short-term foreign exchange and monetary problems. These loans are conditioned upon the borrowing country's willingness to adopt IMF-approved economic policies.

Multilateral debt – Debt owed to intergovernmental financial organizations, such as the World Bank and the IMF.

Rescheduling of debt – The agreed change in the terms of a loan that allows a country to reduce its debt payments.

Structural adjustment programs (SAPs) – Economic policies required by the World Bank and the IMF as a condition for their loans and meant to bring what a country spends internationally into line with what it earns.

World Bank – The world's largest intergovernmental development finance organization that provides long-term loans, primarily to the governments of developing nations to assist in their development.

When a global recession hit in the late 1970s, demand for exports dropped, and prices for agriculture and minerals plunged. Countries had to borrow more money, but interest rates were at an all-time high.

Essentially, these debtor countries were going bankrupt. But there is no legal proceeding for a nation to declare bankruptcy as individuals can.

At this point, the World Bank and the IMF stepped in with new loans to help these countries pay their interest. In offering this help, however, these institutions required countries to abide by strict economic policies, called structural adjustment programs (SAPs).

These reform programs are meant to help countries develop sound economies. The resulting cutbacks in real wages and social services have been brutal for millions of poor people, however. The borrowing government may be required to eliminate subsidies on food or fertilizer, or sell inefficient government-owned companies to the private sector. Such changes are disruptive and add hardship, at least in the short run.

The long-term results, too, have not always been as beneficial as expected. In 1986, the World Bank predicted that by 1995 sub-Saharan Africa would owe only \$29 billion. In fact, by 1995, Africa owed seven times that much! After more than 8,000 debt renegotiations since 1980, sub-Saharan Africa's total debt has nearly tripled from the original amount of the debt.

Debt Relief is Hunger Relief

The debt payments carry a human toll. Sub-Saharan Africa spends \$13 billion on debt payments annually. According to UNICEF, an investment of \$9 billion in social development projects would save the lives of 21 million people by the year 2000, most of them children.

A Tanzanian Evangelical Lutheran Church official wrote to Bread for the World Institute: "Our government spends 35 percent of her revenue to pay external debts while schools have no desks and children die of malnutrition."

Debt relief is hunger relief. Countries strained by heavy, unpayable debts will not be able to meet the basic needs of their people. Unwieldy debt payments contribute to the cycle of dependency on foreign agencies instead of building a country's foundation for greater self-sufficiency. Wealthy creditor nations can and should do more for countries facing this burden.

As the millennium approaches, people around the world recognize that now is the time to proclaim Jubilee. Bread for the World's Offering of Letters is part of a global mobilization of faith communities, called Jubilee 2000, seeking debt relief for the world's poorest countries.

Religious leaders have spoken out passionately about this issue. Pope John Paul II hopes that the Great Jubilee of the year 2000 will be an occasion to definitively address the debt burdens of the poorest countries. Many U.S. denominations have already issued calls supporting debt relief.

The movement is attracting exceptional grassroots support. At a 1998 Birmingham, England, meeting of world leaders, 60,000 Jubilee supporters formed a "human chain" seven miles long around the summit site to symbolize the chains of debt strangling poor countries. Several countries have since taken action to cancel debts owed to them.

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In sub-Saharan Africa,

governments owe

foreign creditors

an average of almost

\$400 for every man,

woman and child -

more than most Africans

make in an entire year.

The proposed Jubilee legislation would substantially reduce the debt that 30 very poor countries owe to the United States. Debt relief will be targeted to benefit hungry and poor people. The legislation would also help fund the cancellation of debt owed to the World Bank, IMF and other international organizations. The United States would insist that this relief also go to countries that are working to overcome poverty, and that the World Bank and IMF do more to promote local democratic debate about the economic policies they support.

BFW Victories for Hungry People

Bread for the World has pursued debt relief for poor countries for many years. Through grassroots and staff lobbying, Bread for the World helped persuade the U.S. Congress to adopt legislation in 1989 and 1990 authorizing the limited cancellation of some debts —\$2.3 billion in poor country debt owed to the United States.

In 1997, Bread for the World worked with the development group Oxfam America and others to help win agreement that the World Bank and the IMF would, for the first time ever, pay off some of the debt that

low-income, highly-indebted countries owe these institutions. At the same time, the World Bank took steps to increase democratic participation in projects it funds.

Legislative victories are usually hard won. In 1998, Bread for the World's Offering of Letters, *Africa: Seeds of Hope*, faced a long, uphill battle when the campaign began in January. Thousands of letters from BFW members to Capitol Hill helped the bill come to be seen as a viable vehicle for African development. The Africa: Seeds of Hope Act passed as a free-standing bill in the very last hours of the 105th Congress. When President Clinton signed it into law, he said, "This Act, which passed the Congress with broad bipartisan support, reaffirms the importance of helping Africans generate the food and income necessary to feed themselves."

Now BFW members and supporters have the opportunity to help free vulnerable people from the burden of unpayable debt, and the scourge of hunger that results. Join with thousands of people in the United States and around the world. *Proclaim Jubilee: Break the Chains of Debt!*

Debt and Hunger Facts

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In Africa, governments are now paying four times more to international creditors than they spend on education, health and nutrition.

(United Nations Development Program)

The share of debt per man, woman and child in poor, severely indebted countries exceeds the annual income per person. In Guyana, the per person annual income is \$829, while the accumulated foreign debt calculated per person is \$2,278.

(Washington Post, Nov. 21, 1998)

For every dollar received in aid in 1996, Africa spent \$1.31 in debt service.

(Rainbow Coalition)

In Mozambique one of four children dies before age 5, yet the government spends four times as much money on debt service as it does on health care.

(Oxfam International)

In developing countries, one child in 10 dies before age 5. The majority of these deaths are hunger-related, totaling 6 million every year.

(UNICEF)

The Heavily Indebted Poor Countries owe a total of \$6.8 billion to the U.S.

(United States General Accounting Office)

Compare this amount to:

- the cost of three B-2 Stealth Bombers, of which the U.S. has 21 — \$6.6 billion
- the amount spent to date on the savings and loan bailout — \$165 billion

(Council for a Livable World Education Fund)

(New York Times, Nov. 22, 1998)

The debt owed by the Heavily Indebted Poor Countries between 1983-85 averaged \$122 billion. Despite some debt relief efforts by the International Monetary Fund and the World Bank, the debt owed between 1993-95 had increased to an average of \$221 billion.

(United States General Accounting Office)

In 1997 — before Hurricane Mitch — more than one-half of all government revenue in Nicaragua was spent on debt servicing. Even with this level of payment, which is more than twice the combined health and education budget of the country, Nicaragua consistently failed to make debt payments in full.

(Oxfam International)

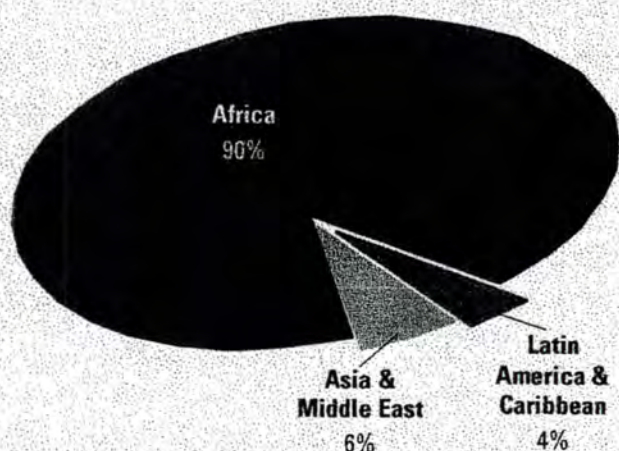
The cost of providing basic health care and nutrition for all people in developing countries could be achieved by spending an additional \$13 billion annually, which is \$4 billion less than what Americans and Europeans spend on pet food.

(United Nations Development Program)

Eighty-seven developing countries do not produce enough food for their people and cannot afford to import the rest.

(Food and Agriculture Organization of the United Nations)

Debt Owed to U.S. by Region



The Human Toll of Debt



Sitting with her father on a wicker mat, three-year-old Zenithou has dark curls and a face that's been destroyed. She's fighting a disease, caused by ordinary mouth bacteria, that eats through her facial muscles, tissue and bones. Her father, Ali, a sieve maker, had to sell 150 sieves before he had the money to take her to the hospital.

In Niger, Zenithou's country, there is no war, no famine – just constant, crippling poverty. Children whose immune systems have been weakened by chronic malnutrition have nothing with which to fight any disease. Simple antibiotics and mouthwash may have saved Zenithou, if her illness had been caught early. Niger – the poorest country in the world – cannot afford these luxuries.

But Niger must spend three times more money paying off its debt burden than it spends on health and education.

Ali has tried to provide for his family. "When I sell my sieves, I buy maize, about a bowl a day. That's what my family eats. I had five children, one's dead. I don't have money for other kinds of food."

Dr. Degrey Hubert, the head of the children's hospital in Niger's capital, Niamey, has treated far too many children like Zenithou.

"In the last five years I've seen the number of children dying from infectious diseases related to malnutrition creeping up from around 30 percent to 50 percent. It's getting worse," he says. "The hospital gets no credit from the government because they have no money to give us. The people can't breathe under this debt."

But that's how they must live in Niger. Meanwhile, Ali comforts his daughter as best he can.

"When she's in pain she takes my hand and puts it against the part of her face that hurts and says to me, 'Daddy, it hurts.' I just stroke her and comfort her but my heart is thumping and thumping."

[Adapted from an article, "Suffering from Plague – The Plague of Debt" in The Guardian, May 11, 1998,

Carmen Rosales, a mother of three, rises at four each morning from her shantytown home in Lima, Peru. She joins thousands of other street vendors who sell cigarettes, soap, candy, lottery tickets or cheap clothing.

Her morning's meager earnings might amount to the equivalent of \$1. This is the family's only regular income since her husband lost his job.

Carmen's 4-year-old son, Miguel, has tuberculosis. She manages to buy one capsule of the imported medicine every third day, a dosage that is inadequate for Miguel's treatment.

Peru's debt crisis has its roots in a time nearly 30 years ago when successive military governments borrowed money to import oil, finance development projects and increase military spending. After years of debt repayments, in 1990 the government put in place a drastic program of economic reforms.

Prices of staple foods skyrocketed overnight. With the collapse of the public health system, diseases such as cholera and tuberculosis spread quickly. Carmen and her family have been shoved into ever-increasing depths of poverty by policies that benefit the rich while having a devastating effect on the lives of those who are already vulnerable.

[Adapted from an article by Sr. Mary Neylon, Columban Mission, Sept./Oct. 1994,

Christians will have to raise
their voices on behalf of the
poor of the world. The Jubilee
is an appropriate time to give
thought to reducing substantially,
or canceling, the debt which
seriously threatens many nations.

Pope John Paul II

Questions & Answers

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Q Paying off your debts is a matter of personal responsibility. Wouldn't countries be better off in the long run if they were expected to fulfill their financial obligations just like everyone else?

A Financial obligations are important. But the Bible is clear that financial contracts are less important than the most basic human needs. The level of human sacrifice required to meet the debt obligations of the poorest countries is morally unacceptable. The burden of debt is contributing to high death rates among children, mass misery and hopelessness.

Unlike individuals, poor countries with impossible debts can't resort to bankruptcy. In the United States, we have bankruptcy laws to deal with extreme situations. If a business or family can't pay its debts, a court establishes a plan to help the business or household get back on its feet, while at the same time responding to some of the creditors' claims. While some people think bankruptcy practices have become too lenient in the United States, no one wants to bring back debtor prisons. But for poor countries there is no equivalent to bankruptcy laws. Instead, they are at the mercy of their creditors, and their children often go hungry.

Q Will debt relief for developing countries really help poor and hungry people?

A In very poor countries, as many as half the people sometimes go hungry. Debt relief would free financial and human resources to address the many problems that contribute to such widespread hunger and poverty in these countries. The proposed Jubilee 2000 legislation supported by Bread for the World will be targeted to benefit hungry and poor people.

Q Will debt relief make it impossible for countries to get new loans?

A What makes a country a poor credit risk is the weakness of its economy. Between 1993-95, the poorest countries were paying only 43 percent of their debt service, making them less desirable for new investment. Debt relief for the poorest countries will potentially make them more, not less, attractive to foreign investment by releasing them from the debt burden that prevents them from investing resources in their own people and strengthening their economy.

Q Some of the countries eligible for debt relief are governed by corrupt leaders or dictators. How can we ensure that debt relief will not simply put more money in the hands of a few elite officials?

A Responsibility for the debt problem rests with both creditor and debtors. So do the solutions. Corruption thrives when decisions are made by few people with little accountability and too much secrecy. The way to combat corruption is to increase the accountability of both creditors and borrowers, and encourage greater democracy in policy-making.

Since the end of the Cold War, democracy has been blossoming in many of the poorest countries across the globe. But these newly-elected governments, trying to bring their countries into the global economy, find themselves strapped with debts incurred by former dictators where very little of the initial loan funds reached the people who truly needed it. Bread for the World supports legislation requiring decisions about debt relief and development programs to be made through broad-based consultation with a country's citizens. Countries which continue to experience gross violations of human rights, blatant drug trafficking, excessive military expenditures or ethnic conflicts would be ineligible for debt relief.

The global Jubilee 2000 movement includes national campaigns in many of the countries that could benefit from debt relief. In these countries, churches and other groups are campaigning to make sure debt relief benefits poor people.

Q Is canceling debts realistic?

A It's happened in the past. The United States offered Poland \$2.5 billion in debt relief in 1991. After the Desert Storm war, the United States canceled \$7 billion Egypt owed, and later canceled \$635 million of Jordan's military debts. Bread for the World helped win provisions of law that have allowed the United States to provide more than \$2.3 billion in debt relief to the poorest countries since 1990.

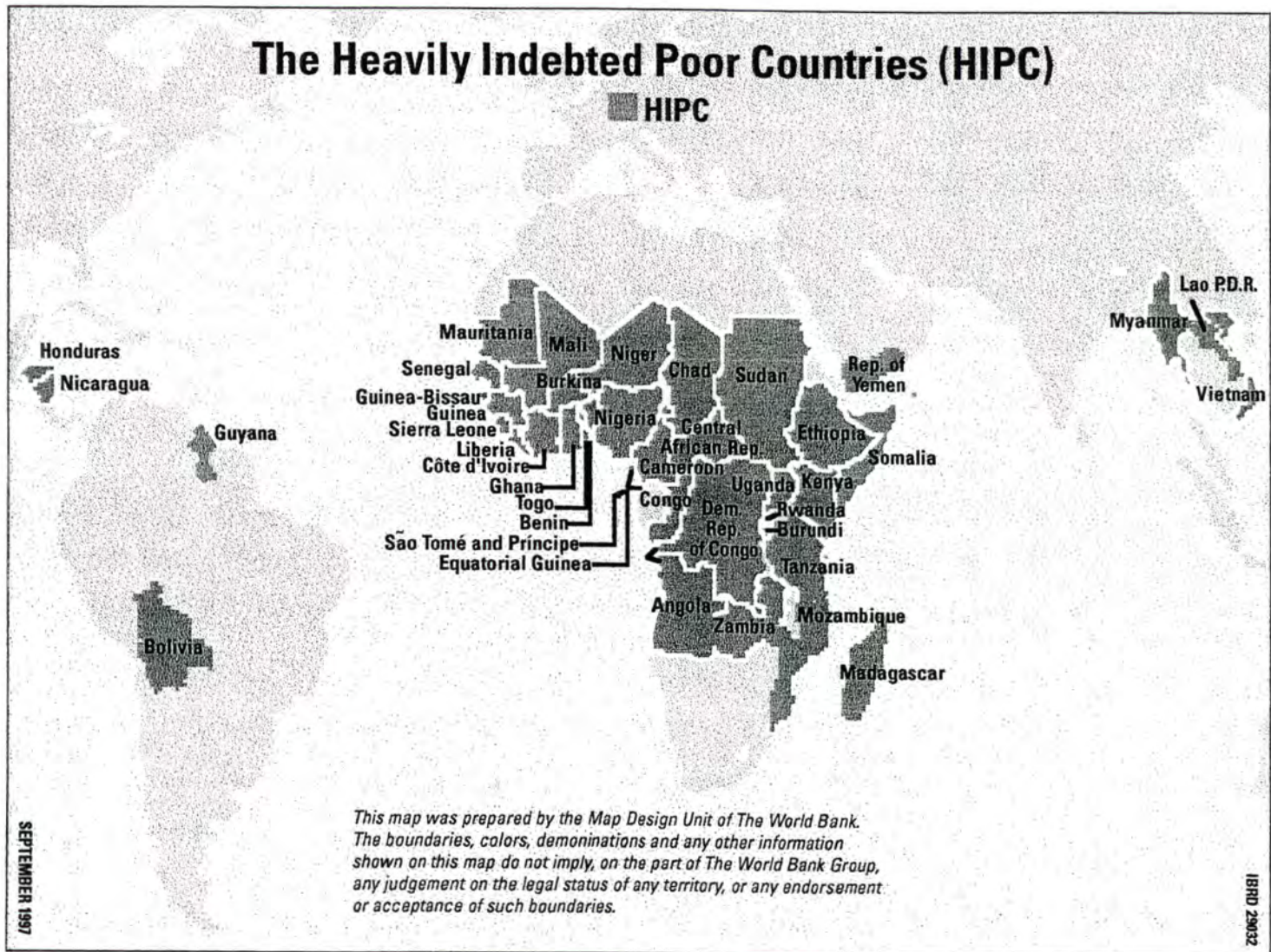
Q Much of the debt carried by poor countries is not owed to the United States. Why should the United States be involved in solving the debt problem?

A Much of the debt is owed to the World Bank and the International Monetary Fund (IMF), and the United States holds the largest share of these institutions. The U.S. government is also the leading voice in the council of creditor nations. A U.S. decision to cancel the debt poor countries owe us would trigger parallel action by the other creditor nations.

The United States plays a leadership role in the global economy, and poor countries burdened with unpayable debt represent untapped opportunities to strengthen the global economy. It is in U.S. self-interest to promote the kind of debt relief which will move people out of poverty and make them full economic partners in the 21st century.

The Heavily Indebted Poor Countries (HIPC)

■ HIPC



Source: The World Bank and International Monetary Fund. Data posted at <<http://worldbank.org>>. Used With permission.

The Heavily Indebted Poor Countries and the United States

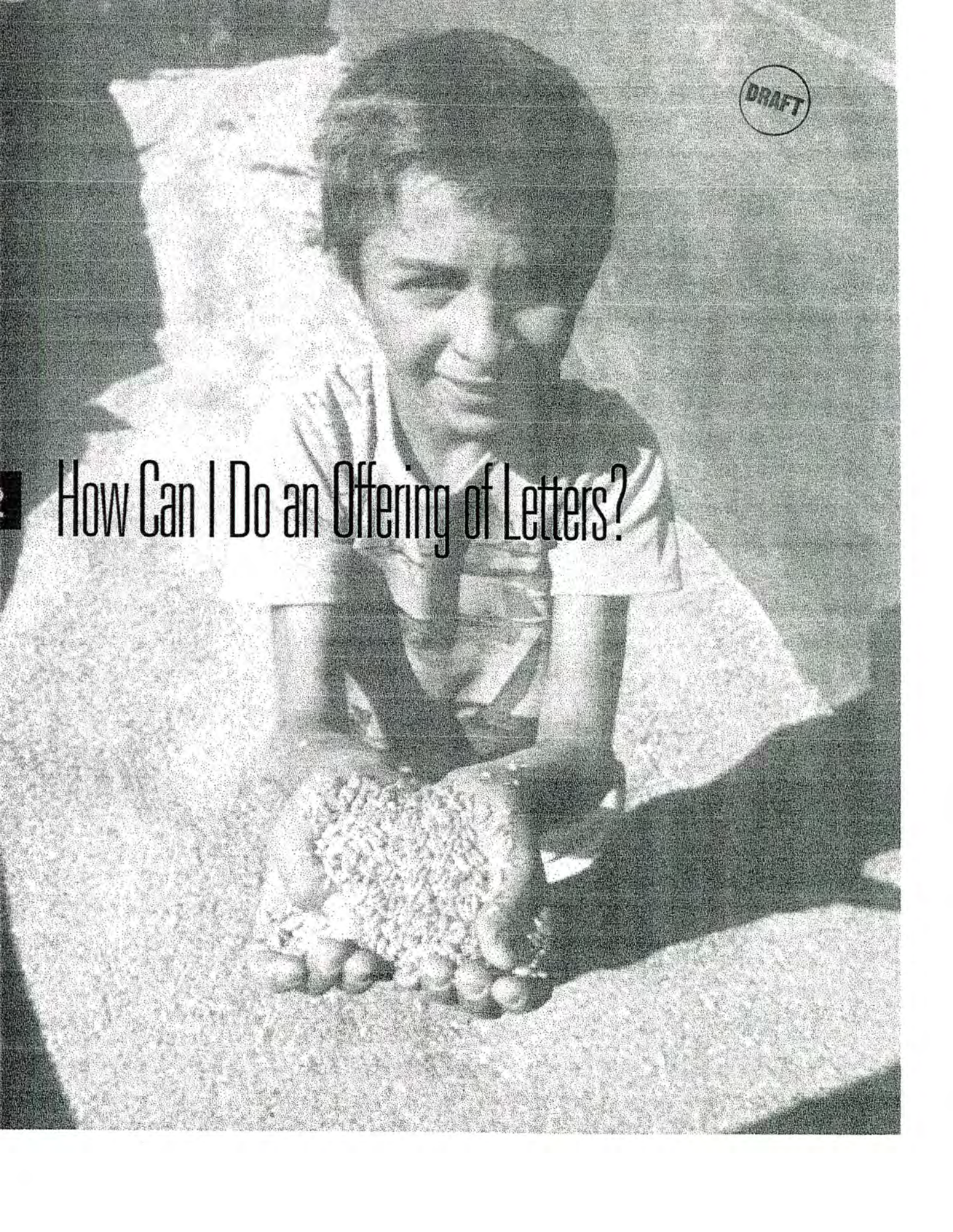
	GNP per capita (1995)	Aid ¹ as % of GNP (1994)	Net present value of external debt as % of GNP (1996)	Debt service as % of GNP (1996)	Public expenditure on health as % of GDP (1990-1995) ²	Public expenditure on education as % of GNP (1995)	Under-five mortality (per 1,000 live births) (1996)	Adult literacy rate (1995)	Multilateral debt as % of total out- standing debt (1996)	Bilateral debt as % of total outstand- ing debt (1996)	Debt owed to Unit- ed States as % of total outstanding debt (1996)
United States	26980	..	..	..	6.3	5.3	8	99	..	..	0
AFRICA											
Angola	410	11.0	310	20.1	4.0	..	292	42	2	30	7
Benin	370	17.4	57	2.0	1.7	3.1	142	37	62	37	0
Burkina Faso	230	23.7	31	1.9	2.3	3.6	158	19	88	12	0
Burundi	160	31.6	47	2.7	0.9	2.8	176	35	85	15	..
Cameroon	650	10.0	106	6.3	1.0	..	102	63	19	69	1
Central African Republic	340	19.4	51	1.2	1.7	..	164	60	76	23	1
Chad	180	23.9	51	2.7	1.8	2.2	149	48	80	18	..
Congo, Dem. Rep. of the ³	..	..	127	0.8	0.8	..	207	77	25	66	..
Congo, Rep. of	680	24.9	260	18.0	3.6	5.9	108	75	14	67	<1
Cote d'Ivoire	660	24.8	171	13.8	1.4	..	150	40	25	35	2
Equatorial Guinea	..	..	..	..	..	1.8	173	79	44	48	..
Ethiopia	100	22.7	149	5.8	1.1	4.7	177	36	26	70	1
Ghana	390	8.5	56	7.6	1.0	..	110	65	63	23	0
Guinea	550	11.0	61	3.0	0.9	..	210	36	50	47	2
Guinea-Bissau	250	74.3	248	4.2	1.1	..	223	55	45	55	..
Kenya	280	9.7	64	9.4	1.9	7.4	90	78	49	35	2
Liberia	..	..	..	..	..	..	235	38	38	44	5
Madagascar	230	10.2	97	1.9	1.0	..	164	46	45	53	<1
Mali	250	24.5	56	4.5	1.3	2.2	220	31	53	47	0
Mauritania	460	27.7	157	11.6	1.5	5.0	183	38	45	54	<1
Mozambique	80	101.0	411	11.3	4.6	..	214	40	27	72	1
Niger	220	25.0	45	2.9	2.2	..	320	14	61	31	2
Rwanda	180	95.9	47	1.4	1.9	..	170	61	85	15	0
Sao Tome & Principe	..	..	..	..	..	..	..	..	71	29	..
Senegal	600	17.2	53	5.4	2.3	3.6	127	33	59	39	1
Sierra Leone	180	36.0	78	6.4	1.6	..	284	31	52	47	5
Somalia	..	..	..	..	..	..	211	24	40	58	6
Sudan	..	..	260	..	0.5	..	116	46	21	58	3
Tanzania	120	29.9	114	4.5	2.8	..	144	68	47	46	1
Togo	310	13.8	80	4.0	1.7	5.6	125	52	57	39	0
Uganda	240	19.2	32	2.5	1.8	..	141	62	72	25	<1
Zambia	400	20.7	161	9.8	2.6	1.8	202	78	42	56	4
LATIN AMERICA											
Bolivia	800	10.9	57	6.5	2.7	6.6	102	83	58	35	1
Guyana	..	..	..	..	..	4.1	83	98	49	47	1
Honduras	600	9.5	92	14.1	2.8	3.9	35	73	53	35	3
Nicaragua	380	46.1	322	13.2	4.3	..	57	66	30	61	0
ASIA											
Lao PDR	350	14.2	45	1.6	0.8	2.4	128	57	34	66	..
Myanmar	..	..	34	..	0.5	1.3	150	83	25	67	0
Vietnam	240	5.9	123	1.5	1.1	2.7	44	94	2	91	<1
MIDDLE EAST											
Yemen, Rep. of	260	4.6	88	1.6	1.1	7.5	105	33	24	45	<1

Sources: *The Changing Politics of Hunger: Hunger 1999*, Bread for the World Institute; *World Credit Tables: Creditors Claims on Debtors Exposed 1996*, European Network on Debt and Development; *External Debt Statistics 1975-1996*, Organization for Economic Cooperation and Development, 1998; *U.N. Human Development Report 1998*, U.N. Development Program; *Global Development Finance 1998*, The World Bank; *World Development Indicators 1997 and 1998*, The World Bank; *World Development Report 1997*, The World Bank.

¹ Bilateral and multilateral grants and loans to promote economic development and welfare. ² Data are for most recent year available. ³ Formerly Zaire.

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How Can I Do an Offering of Letters?



Planning an Offering of Letters

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Coordinating an Offering of Letters is one of the most far-reaching actions your church or community can take to help hungry people. The steps below offer an effective method for organizing a successful Offering of Letters (OL) in your congregation. You can also organize an Offering of Letters as a campus event or with other community groups.

1. Seek Support from Your Church, Community or Campus Identify key people who can make the decision to hold an OL – your pastor, social action committee, campus minister or others – and enlist their support.

2. Organize a Committee Your committee will help make decisions about how and when to hold the OL, what resources to use and how to integrate the OL with worship services or another activity. It is important to develop a strategy and timeline, and determine what responsibilities each committee member will have.

3. Prepare and Educate Your Audience Use the church or campus bulletin/newsletter to publicize the OL and educate the participants. Set up displays, posters and announcements. Distribute Bread for the World's OL flier and speak to Sunday School classes. Begin preparing the congregation at least three weeks in advance.

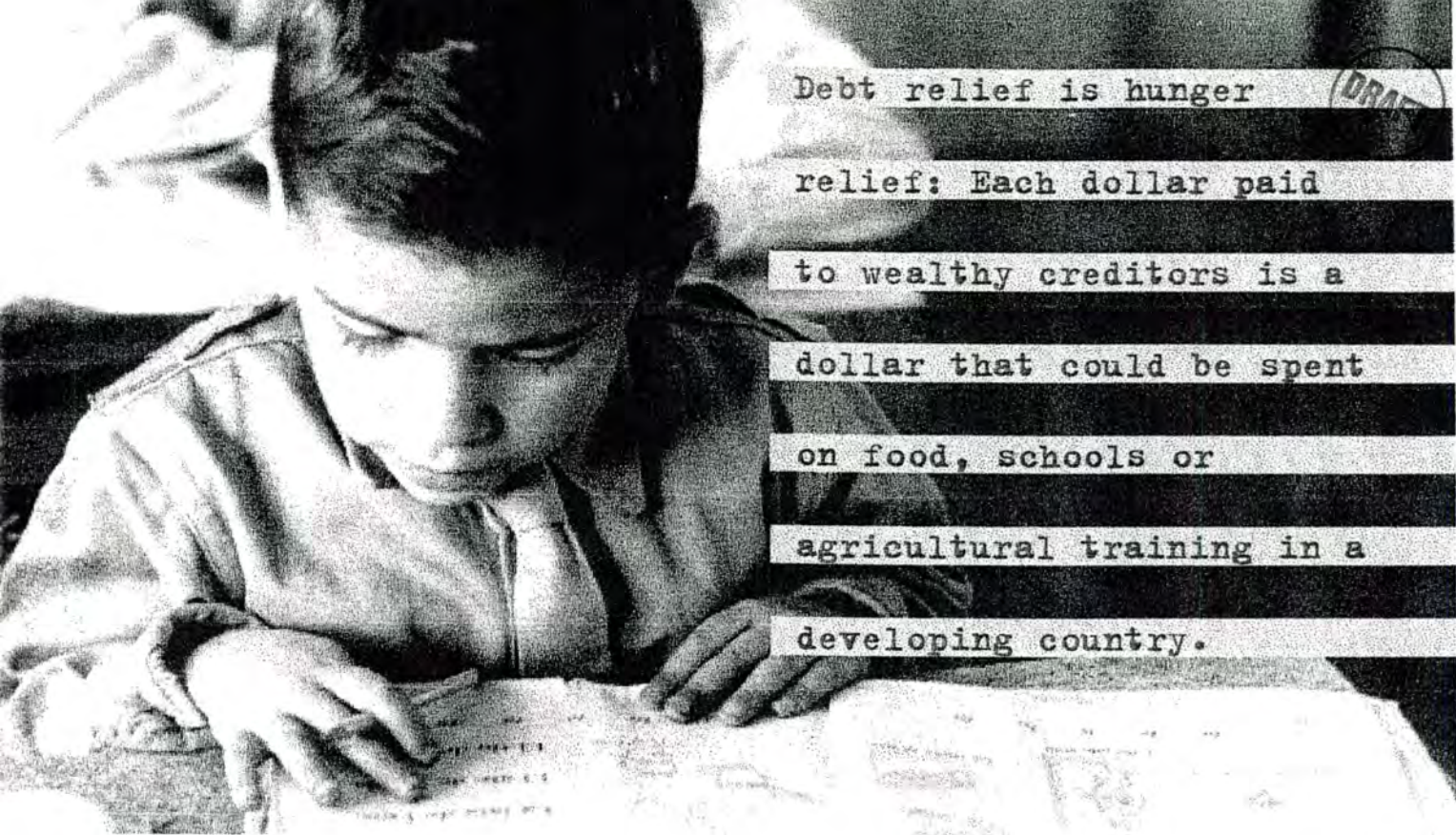
4. Conducting the Offering On the day itself, place copies of the OL insert from this kit in your worship bulletins and have writing materials ready. The best approach is to integrate the OL directly into the worship service. Be careful to ensure that those who choose not to write do not feel excluded. Encourage those who do not write to offer prayers of support during this time. Effective OLs can also be conducted immediately before or after the service by setting up a letter-writing table in a place easily accessible to the congregation. Have pens, paper, stamps, envelopes, addresses of your members of Congress, sample letters and background information available. Regardless of your approach, try to set aside a portion of your worship service to dedicate the letters.

5. Communicate with Bread for the World Return the reply card in this kit or call 1-800-82-Bread. It's important to let BFW staff know that you conducted an Offering of Letters so we can follow up with the members of Congress to whom you wrote.

Please send BFW staff the names and addresses of people in your church or group who took part in the Offering of Letters. We will send them several update mailings over the next six to 18 months to report on the impact of our collective efforts. (See page 25 for details.)

6. Inform People on the Progress of the Bill Report back to your whole church or group on the outcome of *Proclaim Jubilee: Break the Chains of Debt*. Typically, victory comes in pieces. It may be months before you can report that important action has happened in Congress and even longer until these changes actually become U.S. law. Several years may pass before any impact is made in impoverished countries. Yet steady and persistent efforts by grassroots activists does bring about such change, and participants in your OL will be encouraged if you report back as events unfold.

When you sign up for our *Proclaim Jubilee: Break the Chains of Debt* update mailings, you'll have information to pass on to other church members. You can also learn about the campaign from Bread for the World's newsletter, web site (www.bread.org) and from your regional or local church organizer.



Debt relief is hunger

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relief: Each dollar paid

to wealthy creditors is a

dollar that could be spent

on food, schools or

agricultural training in a

developing country.

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Sample Presentation

Good morning! My name is _____. I'm a member of Bread for the World, a nationwide grassroots Christian movement that began 25 years ago. We lobby our national government on hunger issues in the U.S. and overseas.

Each year, we sponsor a nationwide letter-writing campaign called the Offering of Letters. We urge elected officials to take action in support of public policies that help hungry people. Letters are offered to God in thanks for the gift of citizenship. This year, our focus is debt relief for the world's poorest countries.

The foreign debt of the world's poorest countries is like a giant chain, wrapped tightly around millions of families. It ties them to their country's debt, making them permanently impoverished. This chain must be broken.

Debt relief is hunger relief: Each dollar paid to wealthy creditors is a dollar that could be spent on food, schools or agricultural training in a developing country.

In the past, wealthy countries and international banks eagerly lent money to government leaders of poor countries. Some of the loans went to ill-conceived projects or corrupt individuals. Though poor people rarely benefited from these loans, they now suffer the burden of

repayment. Nicaragua, for example, spends more than twice the amount on paying its debt than it spends on health care, even though 30 percent of its children are malnourished and 74 percent of its people live in poverty.

In calling for debt relief, we are inspired by Scripture. The book of Leviticus describes every 50th year as a Jubilee Year. If some people had fallen so far into debt that they had lost their land or been sold into slavery, their debts were to be canceled. They were to get their land and liberty back.

Proclaim Jubilee: Break the Chains of Debt is the theme of this year's Offering of Letters. Pope John Paul II, Archbishop Desmond Tutu and other religious leaders have called for the cancellation of debt for the poorest countries as part of the world's celebration of the year 2000. There are now Jubilee 2000 campaigns in more than 70 countries.

Please participate in our Offering of Letters. Write to Congress and ask for debt relief for very poor countries. If you prefer not to write, please pray for those suffering poverty because of the debt burden. By writing and praying, you will help to "proclaim Jubilee" and "break the chains of debt!" Thank you.

Writing Letters to Members of Congress

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Writing a letter is one of the most effective ways citizens can communicate with elected officials. Since most representatives and senators tally public opinion to help them make decisions, imagine the impact we have when we inundate Capitol Hill with tens of thousands of letters!

Last year, Bread for the World's national Offering of Letters won passage of the Africa: Seeds of Hope Act, which is now redirecting U.S. aid and investment toward small-scale farmers and struggling rural communities in Africa.

This year's Offerings of Letters, *Proclaim Jubilee: Break the Chains of Debt*, asks the U.S. Congress to relieve poor countries of the burden of unpayable debt.

Letter Writing Tips

Be personal. A handwritten letter receives much more attention than a preprinted card or petition. Be sure to include your return address in your letter so your representatives can reply.

Be concise. Express yourself clearly and briefly. One or two paragraphs should be enough.

Request specific action. Ask your representative and senators to cosponsor Jubilee legislation, supported by Bread for the World, to relieve the unpayable debt of poor countries.

House and Senate Addresses

Representative _____	Senator _____
U.S. House of Representatives	U.S. Senate
Washington, DC 20515	Washington, DC 20510

Call the U.S. Capitol switchboard at (202) 224-3121 or check the World Wide Web (www.house.gov or www.senate.gov) for the e-mail addresses of your members of Congress. Include your mailing address in any e-mail so that you will immediately be identified as a constituent.

Sample Letter

Your name _____

Your address _____

Date _____

Representative _____

U.S. House of Representatives

Washington, DC 20515

Dear Representative _____,

I urge you to cosponsor Jubilee legislation, supported by Bread for the World, to provide debt relief benefiting hungry and poor people to the world's poorest countries. Releasing the burden of debt would give these countries a fresh start as we head into the new millennium. Help us break the chains of debt that grip hungry and poor people in these countries.

Sincerely,

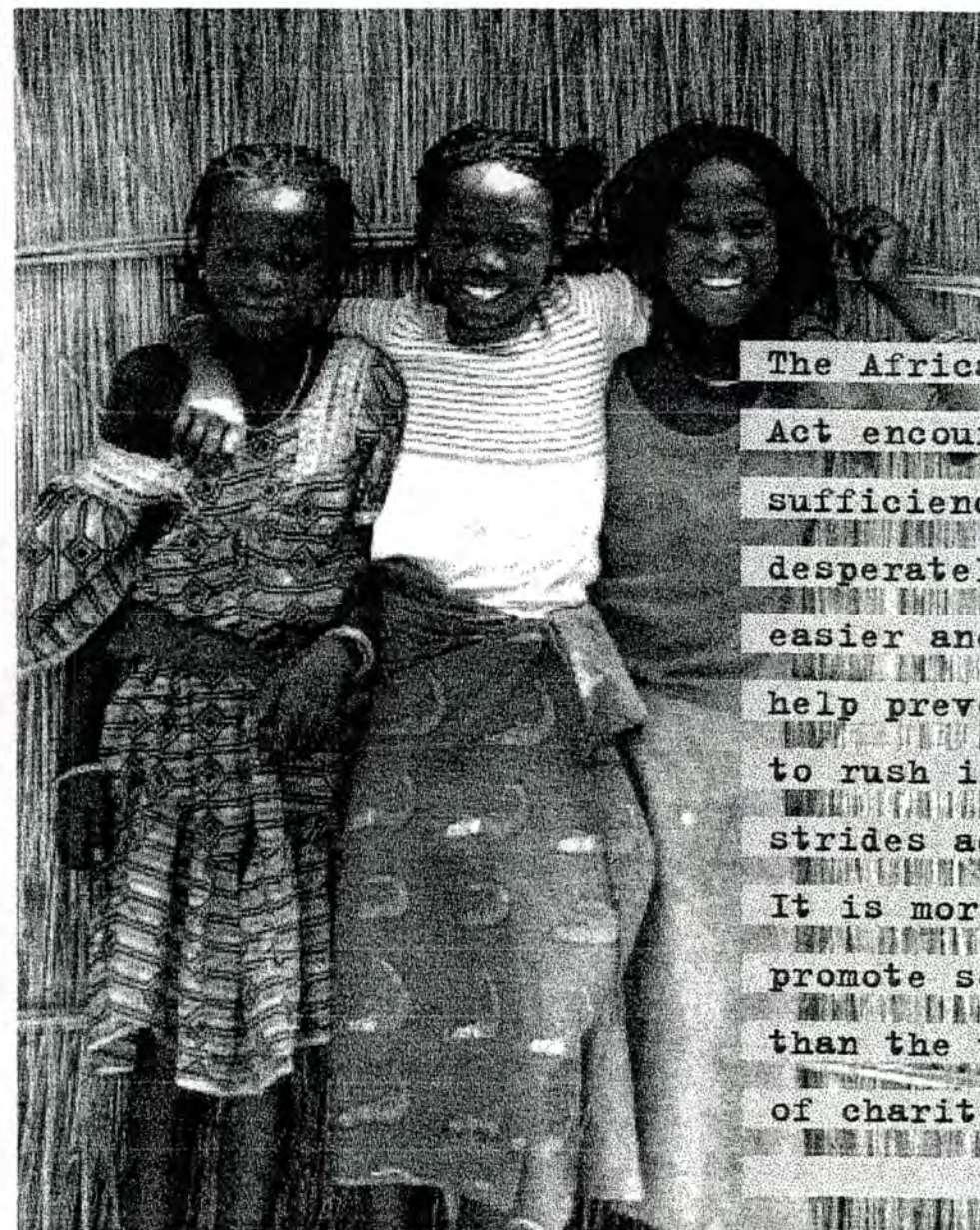
Your Name _____

Media shapes the priorities of government. Congress and the administration respond to the issues that show up in newspapers, TV and radio. But ordinary citizens can help shape what the media covers.

Last year, BFW members generated more than 100 letters to the editor, op-eds and articles endorsing the Africa: Seeds of Hope Act. BFW members also placed 20 editorials in local newspapers, and conducted radio interviews. This media coverage was critical to the passage of the Africa: Seeds of Hope Act.

So far the U.S. media has given scant coverage to debt relief for the world's poorest countries. But your efforts could influence how media in your area addresses this critical issue. As part of Bread for the World's mission, media advocacy is an important tool for fighting hunger and educating the public.

To help generate media coverage of *Proclaim Jubilee: Break the Chains of Debt*, order a free copy of the 1999 Offering of Letters Media Kit. This step-by-step primer will provide you with the tools you need to get your local media to respond to this important issue.



The Africa: Seeds of Hope Act encourages self-sufficiency where it is desperately needed. It is easier and more humane to help prevent a famine than to rush in when death strides across the dust. It is more profitable to promote self-sufficiency than the uncertain relief of charity.

Dayton Daily News, July 18, 1999

Visuals and activities can help your audience better understand the *Proclaim Jubilee* campaign. This page lists a few easy things to do. For more extensive resources, call the BFW organizing department or visit the BFW web site (www.bread.org).

Using symbols

Symbols provide wonderful visual representations that invite people to interact with the issue.

Chains. Be creative in using the image of chains. As an altar arrangement, place a ring of chains around a tall candle. The chains encircling the candle represent the oppression of debt, but the candle is the sign of hope that debt relief brings.

Make paper chains. This is a good activity for people of all ages. Invite people to write on each chain link a way that debt harms people, or a prayer. Join the links to make a prayer chain, then display it to show the many prayers raised on behalf of people struggling in debt.

Human chain activity. In circles of eight people, ask everyone to put his/her hands in the middle and then take hold of two other hands of two other people. Once everyone is holding hands, ask them to unravel themselves into a circle without letting go. Then play the game again, and allow two people to let go of the hands they're holding. It's much

easier to unravel this way. In processing the exercise, talk about debt and how it oppresses people. Then talk about what ways people can help to break the chains of debt. (*Adapted from Jubilee 2000 Debt Cutters Handbook*)

The color red. Red can symbolize that many poor countries are "in the red." Invite people to wear red on the day you hold your offering. Decorate your church or room in red. (*Adapted from Christian Aid*)

Making connections

Identify people in your community who have lived in a developing country, such as missionaries or international students. Invite them to share their experiences from overseas that help to highlight the impact of debt.

Ask business people who travel in developing countries to look for the impact of debt. Any traveler can keep a watchful eye out for the ways the country is being harmed by debt.

Contact your denominational mission program. They will know people who can work with you to bring the personal side of Jubilee to your community.

Because worldwide debt is hard to grasp, use these resource people to help your church or campus focus on one particular country. Get to know the people of the country and their specific struggles with debt.





Biblical Roots of Jubilee

Like many themes of economic justice, Jubilee is deeply rooted in Scripture. The God who is creator, redeemer and sustainer also acts as economist, offering principles for life in community that challenge modern concepts of wealth, property and work.

For early Israel, the passage that defined most fully God's call to Jubilee is in Leviticus 25. Every 50 years, a time of liberation was to be proclaimed: liberation from the oppression of debt, from slavery, from landlessness. No one was to live permanently in want and be exploited by others. As Ched Myers notes in *Sojourners* (May-June 1998, July-August 1998), Jubilee draws from the themes of sabbath introduced in Genesis 2:1-3, when God rested from the labor of creation and proclaimed its goodness.

The Jubilee spirit also grows from the sabbatical observed each seventh year, when fields were to lie fallow, and exploited people and animals could eat what remained in the fields (Exodus 23:10-12). Recognizing God's abundant gifts and commands to protect everyone from want, the Jubilee represented both a time to reorder society's tendency to accumulate wealth in a few people and a moment of rest to restore the land and the people in relationship with each other and with God.

Jesus adopted Jubilee imagery in his earliest proclamation (Luke 4:16-21). Beginning his ministry, he announced liberation from captivity reflected in the "year of the Lord's favor"—a Jubilee reference. Relieving debts was at the heart of the prayer he commended his disciples to pray (Matthew 6:12).

While people of faith need to be economic beings in their society (Luke 20:20-26), Jesus cautioned against the accumulation of personal wealth that disrupts relationship with God and could prevent the reallocation of resources that Jubilee economics foresaw (Mark 10:17-22; Luke 12:13-21).

Jesus also used debtor/creditor relationships as a metaphor concerning the reign of God (Matthew 18: 23-35), illustrating the sovereign's extravagant grace in relieving the burden of debt. This story also shows the role advocacy can play, as those seeing injustice hold their leaders accountable for overcoming the oppression that debt can produce.

Today's call to Jubilee holds out hope for freedom and a fresh start to millions of hungry people in poor countries enslaved by debt. The call to Jubilee also invites people in the world's rich countries to take some rest from frantic acquisition and celebrate God's abundant grace.

Leader: The Lord God says you shall count off seven weeks of years, seven times seven years, so that the period of seven weeks of years gives forty-nine years. Then you shall have the trumpet sounded loud throughout your land.

People: And you shall hallow the fiftieth year and you shall proclaim liberty throughout the land to all its inhabitants. It shall be a Jubilee for you.

Leader: Let trumpets blow loud and long throughout the world.

People: The Jubilee year shall be holy, a time to proclaim liberty throughout the world.

Leader: Let trumpets proclaim liberty throughout the world.

People: The Jubilee year shall be holy, a time to proclaim liberty to enslaved debtors.

Leader: Let trumpets blow loud and long throughout the world.

People: The Jubilee year shall be holy, a time for everyone to return home to the original family possession. Let trumpets sound the return.

Leader: The Jubilee year shall be a Sabbath rest for all people and for the animals and for the land.

People: Let the trumpets blow loud and long throughout the world.

Leader: The fiftieth year shall be the year of Jubilee. The millennium shall bring relief from debt for people in poor countries who are struggling under a load of debt impossible to pay.

All: Let the trumpets blow loud and long throughout the world.

Dedication of Letters

Creator of Life, bless these letters, and our commitment of time, energy, resources and citizenship to the end that all men, women and children in the world's poorest countries may be freed from the chains of debt. Help them, too, proclaim Jubilee and find the complete and abundant life You promised to us all. Amen.





proclaim JUBILEE

Break the Chains of Debt

People who could not repay a loan were once imprisoned as a punishment for debt. More humane laws have replaced debtor prisons. Creditors may not exact unreasonable sacrifices from people who owe them money.

For poor countries, however, no such protective laws exist. Hundreds of millions of people are now imprisoned by poverty because of their countries' enormous debts. These ordinary families, who did not borrow the money and often did not benefit from the loans, bear the heaviest burden of repayment.

In Leviticus, the biblical tradition calls for a Jubilee year, when slaves are set free and debts canceled. Now, as part of a worldwide Jubilee 2000 movement, Bread for the World is calling for the international community to lift the burden of unpayable debt which is smothering poor countries.

Poor countries must divert scarce resources away from meeting people's basic needs to debt repayments. Each dollar paid to wealthy creditors is a dollar not spent on food programs, schools or hospitals.

Debt relief is hunger relief. This chain of debt must be broken!

proclamen JUBILEO

Rompan las Cadenas de la Deuda

Antiguamente se encarcelaba a la gente que no podía pagar sus deudas. Hoy en día, existen leyes más humanas que han reemplazado a las prisiones para los deudores. Los acreedores no pueden exigir sacrificios extremos a quienes les deben dinero.

Para los países pobres, sin embargo, no existen tales leyes protectoras. Cientos de millones de personas ahora se encuentran aprisionadas por la pobreza, a causa de las enormes deudas de sus países. Estas familias, quienes no pidieron prestado el dinero y frecuentemente no se beneficiaron de los préstamos, llevan la más pesada carga de pagarlos.

En Levítico, la tradición bíblica proclama un año de jubileo, en el cual se libera a los esclavos y se cancelan las deudas. Ahora, como parte de un movimiento mundial, llamado "Jubileo 2000," Pan Para el Mundo está llamando a la comunidad internacional a levantar la carga de la deuda impagable, la cual está sofocando a los países pobres.

Los países pobres se ven obligados a dirigir sus recursos hacia el pago de la deuda, en vez de cubrir las necesidades básicas de la gente. Cada dólar pagado a los acreedores ricos es un dólar no gastado en programas de nutrición, educación o salud.

Aliviar la deuda es aliviar el hambre. ¡Esta cadena de la deuda se tiene que romper!

¡Ayuden a hacer que este año sea el año de jubileo! Unanse a la Ofrenda de Cartas de Pan Para el Mundo, *Proclamen Jubileo: Rompan las Cadenas de la Deuda*. Insten a sus senadores y a su representante a que apoyen una iniciativa de ley que consiga el alivio de la deuda de los países más pobres.

Uds. pueden redactar su propia carta. A continuación les damos un ejemplo.

(Traducción al español)

Estimado/a Representante (o Senador/a) _____:

Le solicito urgentemente hacerse co-patrocinador de la legislación Jubileo, apoyada por Pan Para el Mundo, para proveer alivio de la deuda para ayudar a las personas pobres y con hambre en los países más pobres. Levantar la carga de la deuda les daría a estos países un nuevo inicio al principio del nuevo milenio. Ayúdenos a romper las cadenas de la deuda que aprisionan a la gente pobre y con hambre en estos países.

Sinceramente,

(Su nombre)

Direcciones de la Cámara de Representantes y del Senado

Rep. _____	Sen. _____
U.S. House of Representatives	U.S. Senate
Washington, DC 20515	Washington, DC 20510

Pan Para el Mundo enviará mayor información a toda persona que escriba una carta al Congreso. Favor de dar su nombre y domicilio al organizador o a la organizadora para que Ud. pueda saber el impacto que tuvo su carta sobre la campaña, *Proclamen Jubileo: Rompan las Cadenas de la Deuda*.

Gracias por tomar el tiempo de escribir una carta a favor de la gente con hambre que se encuentra aprisionada por la deuda externa de su país.



Bread for the World

1100 Wayne Avenue, Suite 1000, Silver Spring, MD 20910

Phone: 1-800-82-BREAD Fax: (301) 608-2401 E-mail: offering.of.letters@bread.org

Help make this the year of Jubilee! Join Bread for the World's Offering of Letters, *Proclaim Jubilee: Break the Chains of Debt*. Urge your senators and representative to support legislation that brings about debt relief for the world's poorest countries.

Sample Letter *(Feel free to write in your own words, too.)*

Dear Representative (or Senator) _____:

I urge you to cosponsor Jubilee legislation, supported by Bread for the World, to provide debt relief benefiting hungry and poor people to the world's poorest countries. Releasing the burden of debt would give these countries a fresh start as we head into the new millennium. Help us break the chains of debt that grip hungry and poor people in these countries.

Sincerely,

Your Name

House and Senate Addresses

Rep. _____	Sen. _____
U.S. House of Representatives	U.S. Senate
Washington, DC 20515	Washington, DC 20510

Bread for the World will mail follow-up information to everyone who writes a letter to Congress. Please give your name and address to the offering organizer so you can know the impact your letter has on the *Proclaim Jubilee: Break the Chains of Debt* campaign.

Thank you for taking the time to write a letter on behalf of hungry people imprisoned by their country's debt.



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- Your BFW regional, local church or campus organizer can offer tips on organizing letter-writing activities, suggest helpful educational materials, update you on the legislation's progress and put you in touch with others in your area who are working on the Jubilee 2000 campaign. If you are not sure who your organizer is, call the national office at 1-800-82-BREAD.
- Regular updates may be accessed on the BFW web site (www.bread.org). Useful resources available from the BFW publications department include additional copies of this kit, bulletin inserts, posters, Offering of Letters fliers, background papers, hunger reports and BFW member brochures. See p. 27 for a list and complete order information.
- A *Proclaim Jubilee* skit, prepared by BFW member Cathy Brechtelsbauer, addresses debt, its causes, biblical foundations and the hopeful message of *Proclaim Jubilee*. The skit requires only three characters, minimal props, and takes about 15 minutes to present. Script is available from BFW's organizing department.
- The Jubilee 2000/USA campaign has a helpful web site (www.j2000usa.org) and also offers an educational packet for \$5. Contact Jubilee 2000/USA, P.O. Box 29550, Washington, DC 20017; phone (202) 783-3566; coord@J2000USA.org via e-mail.
- Church World Service (CWS) maintains a free video lending library. The following films are among those available on debt: *A Matter Of Interest* (13 minutes) draws a parallel between debt-burdened

nations and the plight of individuals in those countries. *The Debt Game: Who Owes Whom?* (58 minutes) explores the origins and consequences of the international debt crisis and the historic relationship between rich and poor nations from the colonial period to the establishment of the International Monetary Fund. *The Debt Crisis: An African Dilemma* (20 minutes) focuses on Zambia, illustrating how one nation has been affected by the policies of the international banking community. Bread for the World's video, *Proclaim Jubilee*, will also be available from CWS. To order any of these videos, contact the CWS Film Library, P.O. Box 968, Elkhart, IN 46515; phone (219) 264-3102.

- *Putting Life Before Debt* is an excellent study and action guide, with special attention given to Catholic social teaching. Prepared jointly by CIDSE/Caritas Internationalis, it is available from Jennifer Donnelly, Catholic Relief Services, 209 West Fayette Street, Baltimore, MD 21201; phone (410) 625-2220, ext. 3504; jldonnelly@catholicrelief.org via e-mail.
- Many denominational offices have prepared excellent materials on the debt crisis. One particularly good paper, *The Debt Burden on Impoverished Countries*, was produced last year by the Episcopal Church Office of Government Relations. Write to them at 110 Maryland Ave., N.E., Suite 309, Washington, DC 20002, or call 1-800-228-0515, to request a copy. CWS also has a valuable four-page piece on debt and Africa. Contact your own denomination's hunger or social justice office to see what is available.

Proclaim Jubilee: Break the Chains of Debt Follow-up

People who write Congress often wonder whether their letter made any difference. It takes time for Congress to consider issues, so results may become clear months after your Offering of Letters.

Bread for the World will mail follow-up information to everyone who writes a letter to Congress. Please ask people who participate to print their name, address, city, state and ZIP code on a sign-up sheet, then mail it back to us.

Mailings will thank participants for writing Congress on behalf of hungry people and report on the impact of the *Proclaim Jubilee* campaign. We will also ask people who have written Congress to join Bread for the World, so that they can speak up for hungry people on an ongoing basis.