Startups, Love Thy Neighbor

Venture capital, startups, and the people they ignore

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Abstract

The venture-backed technology industry has led to many life-changing innovations for society at large. However, the large influx of tech companies, workers, and capital has transformed cities in complex ways. Sleepy neighborhoods have given way to busy thoroughfares. Housing prices are rising to historic levels. People who grew up in the city can no longer afford to live there, and don't have the skills to keep up in the changing job market. Some say these changes are largely good, inevitable, and are simply the signs of changing cities adapting to the times. Others say these are natural consequences of any such transformational change, and the current state of the technology industry is simply just the most recent example of something we've seen before. Far fewer of us say we are sacrificing personal, local, relationships for a questionable degree of technological impact. All of these issues are consequences of the venture-backed technology industry taking for granted the large amount of transformational power (intellect and capital) it has, and losing sight of its potential to positively impact humanity. This paper explores this issue, and calls technology leaders to be more responsible with their power.

Introduction: Setting the Stage

For the past seven years, I have served in leadership positions of early-stage startups—as team lead, Director, Vice President of Engineering, and de facto Chief Technology Officer. I have loved discerning product–market fit, designing products, engineering solutions, growing engineering organizations, and mentoring people. I've largely enjoyed the work and the impact I’ve had on my employees and their families, but I've become increasingly disillusioned by the disruptive and transformative impact that an overwhelming number of tech companies and workers can have on cities and their residents.

In San Francisco, homeless residents in the Tenderloin defecate on the street because they have nowhere else to go. Just yards away, across Market Street, tech workers don’t even see these neighbors, stepping over human waste on their way to brunch, the local chai bar (which is quite good, I admit…), or a beer-filled lunch meeting.

In Seattle, my home, I've witnessed communities being transformed seemingly overnight by expensive housing and storefronts—residents must move, as they can no longer afford to live in their community. Employees commute to work, heads down and with headphones in their ears, not interested in communing with their neighbors. The Seattle region has been struggling with a large influx of tech workers and firms for decades. Once a sleepy lumber town and the home of grunge music, Seattle is now a bustling tech hub. Ask many residents of Seattle how they feel about the city, and they will likely mention this transformation. You’ll hear how neighborhoods are being transformed due to the large influx of new residents. The changes aren’t purely anecdotal, either - the city: has the most construction cranes of any city in the country[1]; expects about 10,000 new apartments in construction for 2017[2]; has seen Amazon, one of the region's largest employers, post 11,000 new jobs in the region in just a few months[3]; and has the hottest market in the country[4], along with a 19% increase in the homeless population in just one year.[5]

This story is not unique. Many cities are seeing similar transformations: Brooklyn, New York; Austin, Texas; and Washington, D.C. At the heart of the issue is this nebulous term "gentrification", which appears often in the news, taking the blame for the negative effects. I am reminded of a quote from *The Edge Becomes the Center: An Oral History of Gentrification in the 21st Century*:

> Maybe the negative impact of gentrification has more to do with the disengagement of the people who are moving in. So I started to hone in on what I saw as the target of my anger. I found out it's not so much the neighborhood changing and displacing people, which is a legitimate problem that I'm angry about, but I think my biggest problem is people who move here just because the rent is cheap and they see this as a pit stop to wherever their path is in life. They decide to come here but they decide to not be fully invested in their community. So they come here like we have a little more money, we're driving rents up, we're not going to be involved, we're going to walk down the street with our headphones. We're just here to find the cool bars and restaurants, and we're not really engaged in the larger community. Those are the people I'm angry at.[6]

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[1] Seattle's Record Apartment Boom Is Ready to Explode; What It Means for Rents," The Seattle Times, December 30, 2016, accessed March 1, 2017, http://www.seattletimes.com/business/real-estate/seattles-record-apartment-boom-is-ready-to-explode/.

[2] "Seattle's Record Apartment Boom Is Ready to Explode; What It Means for Rents," The Seattle Times, December 30, 2016, accessed March 1, 2017, http://www.seattletimes.com/business/real-estate/seattles-record-apartment-boom-is-ready-to-explode/.

[3] "Amazon Plans to Hire 100, 000 U.S. Employees over Next 18 Months," The Seattle Times, January 12, 2017, accessed March 1, 2017, http://www.seattletimes.com/business/amazon/amazon-plans-to-hire-100000-over-the-next-18-months-2/.

[4] Mike Rosenberg, "Seattle Tops the Nation in Home-Price Growth for First Time in 9 Years," The Seattle Times (The Seattle Times), November 29, 2016, http://www.seattletimes.com/business/real-estate/seattle-tops-the-nation-in-home-price-growth-for-first-time/.

[5] "2016 Street Count Results," accessed March 1, 2017, http://www.homelessinfo.org/what_we_do/one_night_count/2016_results.php.

[6] DW Gibson, The Edge Becomes the Center: An Oral History of Gentrification in the 21st Century, 1st ed. (n.p.: The Overlook Press, 2015).

In Seattle, a city of neighborhood identity and community pride that flows in the blood, the effect of an attitude like this is felt all the more strongly. When pressed, I bet most people will blame this attitude on a common cause: Seattle's booming tech industry, fueled by venture capitalists. These typically aren't neighbors in the communities in which they invest. They are not loan managers at local banks who will establish long-term relationships with their clients. They are speculators who place bets on horses and hope their Clydesdale trots over the finish line and explodes into a big bag of money.

The Game: An Introduction to Venture Capital

I carefully qualify my use of "technology firms" and "startups" to specify firms that are venture capital-backed. It is my belief that the pressures, expectations, and incentives of the technology-focused venture capital industry are largely to blame for the issues that manifest from this way of thinking. So what exactly is venture capital, and how do venture capitalists think?

Venture capital can be more easily understood if it's thought of as **(ad)**venture capital. If you're starting a more traditional business, like a bakery, you're likely to pursue a small business loan from a traditional lender. The lender, maybe a bank or credit union, expects to be paid back the principal plus interest at some date in the future. The business owner receives capital upfront to grow his business, and the lender makes a profit in the interest paid.

However, if a business owner wants to start a riskier business, such as a company which plans to send humans to Mars in 20 years, no traditional lender is likely to be interested in taking on the high risk of the loan being paid back or, if it is paid back, the long timeline to repayment. This is where venture capital plays a pivotal role: a venture capitalist is looking for these high-risk, high-reward investments, and is often happy to make a substantial investment on a proven team, an interesting idea, or a high-impact vision. With high risk comes great reward. However, the venture capitalist wouldn't be happy to see a modest return on her investment. A good rule of thumb for tech startups is that an investor wants to see ten times her money upon an exit—typically in the form of an acquisition by another company, or an initial public offering.

If a venture capitalist has a portfolio of 50 companies, she would be happy with 5-10 exits and one home run (like a PayPal, Uber, Snapchat, etc.). The other forty companies will eventually fail to prove themselves; investors will stop funding them, and they will dissolve; their teams will disband, and their founders will start from scratch with a different idea.

A venture capitalist also understands that it may be years before she sees this kind of exit (and is indeed very lucky to see any sort of exit at all), so she is more willing to be patient. Instead of arranging to be repaid a specific amount of her investment like a traditional loan, a venture capitalist will instead be offered an ownership stake of the business, in the form of equity. The venture capitalist will be a part owner of the company, and provide her expertise and experience to the company's leadership team as they work to make their dream a reality.

Unfortunately, interests are not always aligned. There are many different roles within a startup family, and each have different goals.

The Players

There are five groups of people affected by a tech startup's operation: founders, investors, employees, users, and community members. The first four are probably obvious to most readers, with the possible exception of founders. But the latter group, community members, are arguably the largest group and also the group most often ignored by the industry.

No company can exist without its **founders**, who take on the highest opportunity cost of all groups. Founders spend years coming up with the idea behind their companies. They are often fueled by passion and are obsessive to see their company succeed, often to the detriment of their personal lives. They make little or no money, instead using any earnings or investment capital to hire others to help enact their vision. They have tunnel vision for one thing: the success of the company.

Investors, as previously discussed, are interested in the financial success of the company. They want to see a company have an exit which will result in substantial financial gain. Investors by definition manage investments in multiple companies simultaneously, and want to see collective success across their portfolio. They may not be as focused on any one company in their portfolio, and will question decisions that may be at odds with financial returns. Other investors are much more involved and better act as partners to founders. These investors often are familiar with the industry in which the startup operates.

A company's **employees** are the lifeblood of the company. Engineers and product managers build the thing that the company makes. Marketers drive leads for salespeople, who in turn sell the product. Managers and founders are interested in the productivity and happiness of their employees. Great employees (especially engineers) at startups generally command their choice of employer, so recruiting for technical talent is incredibly cutthroat and lucrative for the recruiting industry.

Users purchase and use the product the company makes. Product managers will solicit user feedback and closely monitor usage metrics to help shape the product. A startup's success is determined by the size of its user base almost as much as revenue (and in many cases, it's even more important than revenue), so this may be the group that is most vital to a startup's future. All startups with a recurring revenue model will report on user retention and growth.

As mentioned, the largest and oft-neglected group consists of the broader **community** affected by a startup. This includes everyone not included in the other groups. It is necessary to clarify this definition, as will be done below, since the term is overused and has many meanings, especially in the tech industry.

So, what's the harm in all of this? As I said previously, it's largely the expectations of the technology venture capital community that are to blame for an irresponsible use of the industry's gifting. It's important to note that venture capital itself is not inherently evil - it has important uses in other fields of high-risk, high-reward endeavors, such as the biomedical science industry. But in the technology start-up industry, "winning" (or, having an exit) is to be prioritized at all costs. Venture capitalists push founders to grow bigger faster. "Don't worry about revenue right now - just get more users!" Companies are successes until they're not, sometimes with this fall from grace happening overnight. And then they're dropped like a rock, when capitalists move on to their next (ad)venture. This winner-takes-all attitude pushes founders to adopt a certain set of values, and takes little imagination to see that it's incongruent with a people-focused worldview.

Caring About Community

Defining Community

The term "community" has different meanings depending on its context. Before an argument can be made for a greater emphasis on community in the tech sector, we must first grow the definition of community to include **all** people.

Like most industries, there is a sense of community and camaraderie within the tech sector. Tech workers attend conferences, run hackathons, and learn new skills at meetups centered around their profession. This sense of intra-industry community with peers is likely the first that one thinks of when she hears the term “community” in tech, but it does little to address the concerns raised here.

A manager or team leader will likely consider community to mean something more akin to company culture. Questions of team cohesion, employee motivation, and career trajectory are central to this view. Managers are positioned quite well to enact positive people-focused change for their employees, as they are responsible for their team’s well-being through managing workload, compensation, and other factors. However, this scope is obviously quite limited to a small number of people.

A more accurate definition of community, I believe, is one which encompasses **all** people affected by a company. People of all incomes, ethnicities, and social statuses are impacted by a firm’s work, and should be considered a part of the larger communal tapestry. A focus on this largest definition of community will ensure a maximal impact on people. When discussing community with a founder, she may respond defensively and optimistically about the company’s impact on local community. Many companies offer paid volunteer days for their employees to get out in the community and volunteer their services. While this is certainly a positive force for change, it’s largely insufficient and shortsighted. One day a quarter helping at a food shelter will simply not address the systemic change necessary to combat the issues the community faces.

The critic will be quick to point out that tech firms provide many benefits for cities, too. They contribute to employment and flood the city coffers with tax income. They frequent upscale restaurants and encourage developers and real estate speculators to improve dilapidated neighborhoods.

But is this enough? Do these benefits outweigh the negative impact on our neighbors, like driving up their rent and maybe even replacing their less “efficient” jobs? Even more importantly, can the technology firm instead focus its efforts on a more global scale to affect change which impacts a larger number of people? Can we enlarge our definition of “community” to include those far removed from Silicon Valley or even the entire western world?

Why Should We Care?

The implications for us as Christians should be obvious. There is an abundance of scripture that can be employed here: we are called to love our neighbors as ourselves (Mark 12:33), to bear one another’s burdens (Galatians 6:2), and are cautioned in myriad ways against falling prey to the pursuit of wealth for wealth’s sake (Proverbs 11:28, Ecclesiastes 5:10, Matthew 19:24).

But we should remind ourselves of the parable of the rich young ruler. This parable is included in the books of Matthew and Mark, but I like the explanation in Mark slightly better:

> 17 And as he was setting out on his journey, a man ran up and knelt before him and asked him, “Good Teacher, what must I do to inherit eternal life?” 18 And Jesus said to him, “Why do you call me good? No one is good except God alone. 19 You know the commandments: ‘Do not murder, Do not commit adultery, Do not steal, Do not bear false witness, Do not defraud, Honor your father and mother.’” 20 And he said to him, “Teacher, all these I have kept from my youth.” 21 And Jesus, looking at him, loved him, and said to him, “You lack one thing: go, sell all that you have and give to the poor, and you will have treasure in heaven; and come, follow me.” 22 Disheartened by the saying, he went away sorrowful, for he had great possessions. 23 And Jesus looked around and said to his disciples, “How difficult it will be for those who have wealth to enter the kingdom of God!” 24 And the disciples were amazed at his words. But Jesus said to them again, “Children, how difficult it is to enter the kingdom of God! 25 It is easier for a camel to go through the eye of a needle than for a rich person to enter the kingdom of God.” 26 And they were exceedingly astonished, and said to him, “Then who can be

saved?” 27 Jesus looked at them and said, “With man it is impossible, but not with God. For all things are possible with God.”[7]

As a technology leader, does Jesus really want me to sell everything I have and go build houses in Rwanda? Like the young ruler, my heart is saddened… I feel like I can really make a difference here in my field! Thankfully, Jesus isn’t saying this - rather, he cautions against making money and success our first priority. The pursuit of financial gain for its own sake is sinful.

Jesus says it is “difficult” for the wealthy to enter the kingdom, not impossible. With wealth, it’s much easier to trust in and rely on our own abilities and successes. It’s even easier to hoard these things in abundance, to live comfortably and securely without want. This sounds a lot like the parable of the rich man from the book of Luke:

> 13 Someone in the crowd said to him, “Teacher, tell my brother to divide the inheritance with me.” 14 But he said to him, “Man, who made me a judge or arbitrator over you?” 15 And he said to them, “Take care, and be on your guard against all covetousness, for one's life does not consist in the abundance of his possessions.” 16 And he told them a parable, saying, “The land of a rich man produced plentifully, 17 and he thought to himself, ‘What shall I do, for I have nowhere to store my crops?’ 18 And he said, ‘I will do this: I will tear down my barns and build larger ones, and there I will store all my grain and my goods. 19 And I will say to my soul, “Soul, you have ample goods laid up for many years; relax, eat, drink, be merry.”’ 20 But God said to him, ‘Fool! This night your soul is required of you, and the things you have prepared, whose will they be?’ 21 So is the one who lays up treasure for himself and is not rich toward God.”[8]

I think wealth is meant here not just in the literal monetary sense, but rather a term meant to include all things that can be used to generate wealth: natural gifting, inclination, curiosity, passion. Of course, none of these things are inherently bad - in fact, they are quite good! We are born with innate strengths and giftings that we use as tools to enact work to which we are called. Surely, entrepreneurship is a gift from God to which one can be called. I am wealthy because I

[7] Mark 10:17-27 ESV
[8] Luke 12:13-21 ESV

can build technology companies that employ people, build products that make lives better and create financial gain that can be used to facilitate positive changes for the less fortunate.

In both of these passages, the caution is against the squandering of wealth - the pursuit of success and wealth for its own sake. It is my assertion that the technology venture capital industry has helped to foster exactly this mindset. It’s not necessarily true that founders or venture capitalists are inherently greedy, although some are. This isn’t Wall Street in the 1980s and leaders generally aren’t Gordon Gekko. But the way they approach their work sure makes it easy to think that.

So what can we do about it? The good news is that there are already people in the industry working to bear fruit by encouraging a refocus on people without sacrificing selfish motives of pure financial gain. In the next sections, I’ll share some conversations from friends who are thinking about this issue before sharing examples of industry and community efforts.

Tech Done Well

Refocusing on Community

When I spoke with T.A. McCann, prolific Seattle startup investor and entrepreneur, he emphasized the importance of living community in a real way. He chose to move to South Seattle, a more diverse community than downtown and North Seattle, because he thought this was a strong signal of his intention to live out his values.[9] This is the first suggestion: to practice what we preach. If we’re serious about our underserved communities and people, we should love them from within their neighborhood.

[9] T. A. McCann, January 25, 2017.

Similarly, we should encourage our companies to do the same. Many tech companies offer the occasional day off to volunteer for a local cause, but how many invite neighbors to lunch? Or hold free classes to educate those in their neighborhood? I have seen many companies set up shop in trendy neighborhoods and their employees frequent local coffee shops, but they largely do nothing to serve the population there. They can't hire anyone from the neighborhood because they don't have the necessary skills. To solve this problem, firms increase wages to incentivize workers from out of town to move there. Soon enough, the neighborhood has been transformed without making any effort to listen to and engage the people who already live there. They're what made the neighborhood what it is to begin with!

Another angle is to partner with the city itself. Seattle has over 45 boards and commissions that welcome community members - some of these include the City Neighborhood Council and the Community Technology Advisory Board. [10] The city is also considering a renters' commission to voice the concerns of the majority of city residents. [11] Seeing more companies represented on these councils would be an effective way for companies to signal their concern for the city and its neighborhoods. When I asked Dani Cone, founder of High Five Pie, Fuel Coffee, and Cone & Steiner general stores, about how she aligns her work with her mission and values, she made it clear that being involved outside of work is key:

> I think we try to address some of these things through having our brick and mortar stores and building our business model, but I think a lot of these things are also what I am personally [involved] in---outside of the store. The stores give me a platform to have a voice beyond just me personally, and my role in building the company gives me the ability to try to use that platform for "good". In my time outside of C&S and Fuel, I am on the Board of Capitol Hill Housing, the Board of Capitol Hill Chamber of Commerce,

[10] "Boards & Commissions." Accessed March 2, 2017. http://www.seattle.gov/boards-and-commissions.
[11] Mike Rosenberg, "In a First, Seattle Renters Could Get Own Voice in City Hall," The Seattle Times (The Seattle Times), February 23, 2017, http://www.seattletimes.com/business/real-estate/in-a-first-seattle-renters-could-get-own-voice-in-city-hall/.

> the Small Business Council of the GSBA, and am a Founding Member of Seattle Entrepreneurial Women and also of Seattle Made.[12]

Convincing members of the tech industry to focus on community is not without challenges, however. Janis Machala, executive coach and CEO of Paladin Partners, commented on the God complex that seems to enthrall founders: founders can feel like their gift to the world is the company they've created, and feel little need to care for others in another capacity.[13] This can certainly be true of some (if not many) founders. We as engineers are capable of creating something that didn't exist before. Something that people can interact with, and something that has the potential to become a daily part of people's lives. That power can be intoxicating, but it doesn't excuse us from being good stewards of our wealth and opportunity.

Another challenge is the lack of diversity in the tech workforce. It's no secret that women and minorities are severely underrepresented in tech careers. If we want to affect communities different from our own, we need to welcome those people into the conversation. Artemis Connection, a people-focused management consulting firm with roots in Seattle, recently conducted a survey of Seattle start-ups, and their findings agree with this sentiment: "It is a numbers game and Seattle doesn't just have fewer start-ups, like most cities it also has fewer female entrepreneurs and fewer underrepresented minorities starting companies."[14]

Community-focused Industry Efforts

Thankfully, I am not alone in seeing that the bounties of the venture-backed tech industry could better serve the broader community. There are many efforts underway, from the charter of the company itself to a magnanimous investment strategy.

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[12] Dani Cone, January 19, 2017.
[13] Janis Machala, December 18, 2016.
[14] "The Seattle Startup Survey Results Are in..," Artemis Connection, February 2, 2017, accessed March 2, 2017, http://www.artemisconnection.com/blog/2017/2/2/the-seattle-startup-survey-results-are-in.

Perhaps the most impactful decision a company can make is for it to focus its mission on a real humanitarian need. Instead of making another service for millennials to send each other messages of questionable content (I'm looking at you, Snapchat…), we could build another Evrnu, a company focused on creating a renewal fiber out of cotton garment waste.

An interesting vehicle for signaling a company's intent to have a positive social and environmental impact is that of the B Corp: "Individually, B Corps meet the highest standards of verified social and environmental performance, public transparency, and legal accountability, and aspire to use the power of markets to solve social and environmental problems."[15]

To register as a B Corp, a company must be audited for its environment and social impact. A company formally signs a commitment to these causes, and adherence to B Corp standards signals to a company's investors, employees, and followers that the company is pursuing a purpose larger than pure profit.

There are also organizations that target employees rather than company leadership. A common theme in these efforts is to empower underrepresented groups (mainly women and minorities) to pursue careers in computer science. Seattle Women in Tech and Code 2040 in San Francisco are examples of these types of organizations. Seattle Women in Tech "hosts quarterly events to educate, empower, and connect women working in or aspiring to work in technology." [16] CODE2040 "creates pathways to success for Blacks and Latino/as in the innovation economy."[17] They accomplish this primarily through programs to "connect top Black and

[15] Why B Corps Matter," B Corporation, accessed March 1, 2017, https://www.bcorporation.net/what-are-b-corps/why-b-corps-matter.
[16] "Women in Tech Seattle," Women in Tech Seattle, April 2014, accessed March 2, 2017, https://seattlewit.org/.
[17] "Mission," CODE2040, accessed March 2, 2017, http://www.code2040.org/mission/.

Latino/a tech talent with companies, funders, and fellow technologists committed to diversity and inclusion."[18]

It's quite an effective approach to unite people who are passionate about a common cause. As we've seen, this can be accomplished at the city level through boards and commissions, but it can also happen as people are building companies together at coworking spaces. Many of these spaces try to encourage a specific type of mission to take root. Take, for example, Impact Hub Seattle: "Our community helps entrepreneurs and businesses consider the social and environmental impact of their business practices, while also pushing philanthropists and nonprofits to become self-sustaining through collaboration and more efficient business models."[19]

They are a community of entrepreneurs who are working together to create a better future for everyone. Or WeWork, whose mission is "to create a world where people work to make a life, not just a living."[20]

The examples so far address change from the founder and employee perspectives. I was admittedly surprised to discover that there are several examples of change from the investment community. Take, for example, Gratitude Railroad, a community of investors whose mission is "to transform traditional capitalism into a force for solving critical environmental and social problems" by investing in conscious businesses.[21] There is also Fledge, an accelerator for conscious companies. Fledge invites entrepreneurs from all around the world to a 10-week program of education and mentorship. In their words, "Our goal is to help foster a wave of

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[18] "Program Overview," CODE2040, accessed March 2, 2017, http://www.code2040.org/programs/.
[19] "What We Do," Impact Hub Seattle, accessed March 2, 2017, http://www.impacthubseattle.com/about.
[20] "Mission," WeWork, 2015, accessed March 2, 2017, https://www.wework.com/mission.
[21] "Gratitude Railroad," Gratitude Railroad, 2016, accessed March 2, 2017, http://gratituderailroad.com/#welcome.

companies that make not just a measurable impact in the world, but a noticeable improvement in the lives of everyone on the planet."[22]

It's important to note that this is only a sampling of organizations that take community seriously. This should be encouraging to us as technology leaders that many people are seeing success by pursuing a larger good in their work.

Conclusion: The Great Commission

Where does this leave us? Unfortunately, I have no sage wisdom or specific mandate. An issue this broad with so many actors involved is bound to warrant thorough study. However, I am struck by an observation by Ryan Avent in his book *The Wealth of Humans*: "That to be human is to earn the right to share in the wealth generated by the productive social institutions that have evolved and the knowledge that has been generated, to which someone born in a slum in Dhaka is every bit the rightful heir as someone born to great wealth in Palo Alto or Belgravia."[23]

So what does Ryan suggest?

> If anything, it confers on us the responsibility to try to make the society as robust as possible, so that its membership can be extended to as many people as possible. No one deserves to be poor. No one deserves to be arbitrarily rich. Rich societies can find ways to justify their great wealth relative to others: their members can tell themselves stories about the great things they did that others could not have done that made them wealthy beyond imagination. Alternatively, they could recognize the wild contingency of their wealth, cultivate human empathy, and do what they can to extend the wealth of humans to everyone.[24]

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[22] "Fledge," Fledge, 2016, accessed March 2, 2017, http://fledge.co/.
[23] Ryan Avent, The Wealth of Humans (New York, NY: St. Martin's Press, 2016), 237.
[24] Ryan Avent, The Wealth of Humans (New York, NY: St. Martin's Press, 2016), 238.

My goal with this paper is twofold: to call upon my fellow leaders in the tech industry to recognize our obligation to refocus on community for the good of humanity, and to signal to the larger community that there are many of us who are serious about this calling. As technology leaders, we need to take this call seriously. We must love our neighbors in our local communities, and reflect on how we can best use our resources and opportunities to better the lives of others, both at home and abroad.

I hope this paper provokes thoughtful consideration and passionate discussion. Let's recognize the wild contingency of our wealth, cultivate human empathy, and do what we can to extend the wealth of humans to everyone. The conversation has just begun, and we have a long way to go.

> *"But seek the welfare of the city where I have sent you into exile, and pray to the Lord on its behalf, for in its welfare you will find your welfare. For thus says the Lord of hosts, the God of Israel: Do not let your prophets and your diviners who are among you deceive you, and do not listen to the dreams that they dream..."* - Jeremiah 29:7-8 (ESV)

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