



Economic Wisdom Project

Research Notes on the 12 EWP Elements

Purpose

The purpose of this document is to assist writers and scholars who wish to explore the connections between the 12 Economic Wisdom Project (EWP) Elements and theology, biblical studies, and church history. Like the Elements themselves, this is not a comprehensive overview or summary of everything the Bible has to say about economics, nor is it a work of systematic or constructive theology. Rather, this document takes the Elements as a starting point and explores where they intersect with some important works in the traditional theological disciplines.

Method

Soliciting input from leading seminary faculty in the Oikonomia Network, we compiled a list of books and resources where overlap with the Elements might be identified. Under the guidance of professor Scott Rae (Talbot School, Biola University) and professor Charlie Self (Assemblies of God Theological Seminary), researchers Kathryn Arumae, Danny Castro, Annalyssa Lee and Ken Valardi (Talbot) and Luke James (AGTS) reviewed the books and resources, identifying points of overlap with the Elements. The core methodological standard set for this research was: “For each resource, produce a set of notes organized into 12 sections (one for each Element) listing material in that resource that relates to each Element. The purpose is not to evaluate the strength or validity of any arguments made, nor is it to search only for material that supports the Element. The purpose is to inform the person reading the notes about what the resource contains.” The notes were then compiled into a single document.

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Abbreviations

BCG	Kenman Wong and Scott Rae, “Business for the Common Good”
BE	R.C. Sproul, Jr., “Biblical Economics”
BGG	Wayne Grudem, “Business for the Glory of God”
C	William Placher, ed., “Callings”
CC	David Hall and Matthew Burton, “Calvin and Commerce”
CIV	Benedict XVI, “Caritas in Veritate”
EE	Bruce Longenecker and Kelly Liebengood, eds., “Engaging Economics”
EP	David Cowan, “Economic Parables”
FCC	Charlie Self, “Flourishing Churches and Communities”
FF	Chad Brand, “Flourishing Faith”
FW	Justo Gonzalez, “Faith and Wealth”
GW	David Miller, “God at Work”
HGM	David Wright, et. al., “How God Makes the World a Better Place”
LE	John Paul II, “Laborem Exercens”
MFC	Peter Phan, ed., “Message of the Fathers of the Church: Social Thought”
NPR	Craig Blomberg, “Neither Poverty Nor Riches”
OMB	Max Stackhouse, et. al., “On Moral Business”
OTE	Chris Wright, “Old Testament Ethics for the People of God”
PC	Max Weber, “Protestantism and Capitalism: The Weber Thesis and Its Critics”
PP	Abraham Kuyper, “The Problem of Poverty”
RD	Herman Bavinck, “Reformed Dogmatics, Volume 2”
RE	John Mueller, “Redeeming Economics”
SDC	Michael Novak, “The Spirit of Democratic Capitalism”
SSB	Stephen Grabill, ed., “The Stewardship Study Bible”
TFO	David Baker, “Tight Fists or Open Hands?”
TOW	Theology of Work Project (various papers)
VC	Austin Hill and Scott Rae, “The Virtues of Capitalism”
WBM	Jeff Van Duzer, “Why Business Matters to God – and What Still Needs to Be Fixed”
WIL	“The Word in Life Study Bible”

Element 1

We have a stewardship responsibility to flourish in our own lives, to help our neighbors flourish as fellow stewards, and to pass on a flourishing economy to future generations.

Stewardship

Human stewardship is a responsibility, and humanity necessarily carries the mantle for developing ways to provide for the world. (CIV, p. 32-33)

Christians are created in the image of God and carry out their stewardship callings in current realities while also bearing witness to the future age. (FCC, p. xviii-xxix)

The book of Revelation affirms, among other things, the redeemed role of humanity will include stewardship. (FCC, p. 4)

Genesis 1 and 2 affirm the role of humanity in the created order as stewards in the likeness of God and to cultivate value in every area of human life from art, procreation, and social responsibility. (FCC, p. 13-14)

The responsibility and action of God's people depends how they believe. (OTE, p. 25)

After the manner of Creation, humanity is tasked with reflecting the benevolent kingship of God. This applies to handling of resources and relationships. (OTE, p. 146-147)

Humans are under God and responsible for the use and care of nature. (OMB, p. 46)

God wills that humanity be just stewards of creation and deal charitably with fellow humans in managing resources. (OMB, p. 430)

God provides for humanity through goods found in Creation. Humans have a responsibility to utilize those goods and not hinder others doing the same. (OMB, p. 487)

The creation of humanity was for a distinct purpose and part of that purpose was stewarding Creation. People were created to create. (Gen. 1) (SSB, p. 2)

Leviticus shows that Christians must worship and serve God with the resources they have been blessed with. (SSB, p. 123)

Celebrating life is part of glorifying God and loving others. (SSB, p. 774)

We ought to imitate God's sovereignty over the Earth. (BGG, p. 19)

The parable of the ten minas (Luke 19:11-27) teaches about good stewardship, which should lead us to a productive use of all that God gives us. (EP, Chapter 5)

The two parables on treasure (the hidden treasure and the pearl of great price) along with the parable of the talents show that stewardship includes investment, both of material and spiritual wealth. (EP, p. 135)

Socinianism found the essence of man in his dominion over the earth. (RD, p. 432)

The responsibilities given to man were the "planting of the garden" (Gen. 2:8-14) and "the conducting of the animals to, and their naming by, Adam." (Gen. 2:18-20). (RD, p. 500)

"The distinctions and dissimilarities between men and women, parents and children, brothers and sisters, relatives and friends; the numerous institutions and relations in the life of society such as marriage, family, child rearing, and so forth; the alternation of day and night, workdays and the day of rest, labor and leisure, months and years; man's *dominion* over the earth through science and art, and so forth – while all these things have undoubtedly been modified by sin and changed in appearance, they nevertheless have their active principle and foundation in creation, in the ordinances of God, and not in sin." (RD, p. 576)

"Luther changed the way of thinking of the distinction between Christian work and secular work as being mutually exclusive. He saw all work, secular or sacred as valuable." (PC, p. 10)

"Furthermore, all these voices affirm that wealth is given by God and can be used very productively to enhance his created order." (CC, p. 7)

"While some theologians have devoted volumes to explaining this concept, one thing is indisputable: in the context of Genesis 1, being in the image of God surely means that man is capable of creating and creativity... Not only does this capacity give man dignity in terms of artistry, but it also allows him to use the creation to generate wealth and to promote his own comfort." (CC, p. 11)

God gave man "the order 'to preserve and cultivate' the material world." (PP, p. 23)



Stewardship in our own lives/work

Recognizing and acting upon our callings is the key to promoting the development of society. (CIV, p. 49)

The author cites Genesis in outlining the manner in which humanity was created in the image of God as it related to the purpose and work humanity was to accomplish. The types of work humanity was tasked with consisted of naming the creatures (Gen. 2:19-20), being fruitful and multiplying, ruling the animals, and bringing the earth under their control (Gen 1:28-30). This work and production/creation of value was closely linked with being created in the image of God. (FF, p. 2-3)

The Fall has affected the way in which humans work, but humanity still has a responsibility to work and create. (FF, p. 4-5)

The Old and New Testaments alike teach work is honorable and necessary. All work is to be done honestly and to the glory of God. Being rich isn't bad as long as one is just and gracious. (Luke 12:13-21; 16:19-31, Matt. 18:21-35; 20:1-16) (FF, p. 7)

Genesis 2 makes it clear that humans were created to work and steward the earth. (FF, p. 8)

Luther and other Reformers made no distinction between sacred and secular vocations. Every calling is a calling from God and this promoted business as holy work. This is in sharp contrast to the views of monks and monasteries where their true work was living a life simply devoted to God. The Reformation

took the devotion outside the walls of the monasteries. Business became just as much a sacred calling as the priesthood. (FF, p. 17-18)

The American Puritans William Perkins and Cotton Mather viewed the human calling as one to work. Though impacted by the Fall, humans are still called to work – and work as if they are working for God. (FF, p. 20)

We are made in the image of God, a creating God, and as a result our work means more than just a way to “get by.” Work creates value for people and the overall wealth and wellness of society is impacted. (HGM, p. 6)

Wesley challenged people to be entrepreneurial and hard-working. He taught living this way would lead to the accumulation of wealth which could in turn be used to help others. Wealth was not to be accumulated for its own sake and hoarded. (HGM, p. 58)

Wesleyan principles for good work include 1) being motivated by a serving compassionate spirit to benefit the world by carefully stewarding Creation and doing no harm to others, 2) seek to pursue work that creatively addresses the needs of society and finds ways to create value and make it accessible to as many as possible, and 3) pursuing work that promotes the creation of healthy communities which reflect the creative aspect of work bringing about justice, value, order, justice, and abundance. (HGM, p. 60-61)

The Wesleyan discipleship of work is based on the commitment to the well-being of both body and soul, by doing work that promotes peace and well-being of society, and by engaging in creating wealth while faithfully stewarding Creation. (HGM, p. 83)

“Christian disciples in this movement (Wesleyan) were, and are, called to work in ways that promote community well-being.” (HGM, p. 90)

Work is the necessary means by which humanity provides for itself its essential needs for survival, contributes to innovation in science and technology, and positively impacts society on cultural and moral grounds. The call to work is what separates humanity from all other creatures. (Ps. 127:8; Gen. 3:17-19; Proverbs 10:22; Ex. 1:8-14; Jer. 22:13) (LE, p. 1)

Work is a necessary element to ethical behavior as a human. (LE, p. 12)

“Man must work, both because the Creator has commanded it and because of his own humanity, which requires work in order to be maintained and developed. Man must work out of regard for others, especially his own family, but also for the society he belongs to, the country of which he is a member, since he is heir to the work of generations and at the same time a sharer in building the future of those who will come after him in the succession of history.” (LE, p. 35)

Private property is not owned but stewarded. Those who control it have a responsibility to help others. (MFC, p. 37-38)

Clement of Alexandria taught the sharing of a Christian’s stewarded wealth was more than charity. He believed it was the socially responsible thing to do for others. (MFC, p. 64)

All people are called to steward their wealth wisely (this includes, but is not limited to money). (MFC, p. 149)

Each person is responsible to use resources as God commands. (OMB, p. 38)

“God is the rightful owner of human work. There is a sense in which workers offer their work back to God.” Work is done in the service of God which leads to the service of others. (OMB, p. 85)

John Wesley taught that Christians are to 1. Gain all you can through honest industry and ingenuity 2. Save all you can and do not waste 3. Give all you can. These precepts are oriented around wise stewardship, generosity, responsibility, and love for neighbor. (OMB, p. 195-197)

Wealthy people are to be concerned with modest living, provision for others, and active involvement in community development through use of their resources and talents. (OMB, p. 295)

Adam and Eve were created with a responsibility to work. (Gen. 2:15) (SSB, p. 3)

When we use our talents we bring value to the world. (Matt. 24:36) (SSB, p. 1269-1270)

We don’t own wealth but are responsible to use it wisely for God. (Luke 19: 11-27) (SSB, p. 1357)

God made us with the desire to be productive and do things that are useful for others. He quotes scripture: Matt. 5:16. (BGG, p. 28)

Luke 3:14 – Be content with your own wages and be responsible for yourself. (BGG, p. 31)

Luke 19:13 relates to being good stewards of what the Lord has given us, where the most profitable servant is the most blessed. (BGG, p. 42)

The parable of the great banquet (Luke 14:15-24) shows that responding to God and being charitable from good and right motives is part of our calling in life. (EP, Chapter 13)

Christine de Pisan’s “The Treasure of the City of Ladies,” written in 1405, gives advice to women of various social standings. She exhorts the wives of the tradesmen to learn their husbands’ trades, so that they may assist in decision-making and running the business. She also says that they should give their children some trade training, which would be “a great possession.” (C, p. 186-187)

“Directions about Our Labor and Callings,” by Richard Baxter (1615-1691), argues that we all have God-given callings to serve God and promote the common good. If someone is choosing between two callings, then *ceteris paribus*, the calling that most benefits the public good is to be preferred. If one calling provides us with riches, but another with benefit for our souls, then *ceteris paribus*, we should choose the one that benefits our souls. We are to choose callings that allow us to serve God as He wishes; to properly use both our minds and our bodies; and to choose a calling that is also fit for our children. (C, p. 282-285)

Stephen Barton, in his essay “Money Matters,” argues that economic matters are meant to be a fundamental line distinguishing between Christians and non-Christians. He focuses on the Gospel narratives to show that economic matters are basic and bedrock to the community of the Church. Using the temptation narrative from the Gospel of Matthew as an example, he argues that Jesus is “the

embodiment of a new, eschatological economy” and thus shows true covenant obedience. (EE, p. 41-42) Barton uses the Sermon on the Mount and the teaching on wealth in Mathew 6:19-34 to argue that the Gospel of Matthew is fundamentally concerned with personal and communal integrity and that the improper use of wealth threatens this integrity. (42-44) Barton argues that the Gospels (e.g. Matt. 8:19-22; Luke 9:57-60) present Jesus as practicing an “eschatological detachment,” which is “the call rhetoric of a prophetic movement for the renewal of the whole people of Israel in light of a Spirit-inspired conviction of the imminent in-breaking of the rule of God.” (45-46) It mirrored the Qumran community with “detachment from settled, domestic economic patterns” as “an eschatological, prophetic act (cf. I Kings 19:19-21) that disrupted and challenged normal social and economic life and created a space for the practice of an economy of a different kind. In this economy, ‘the poor’ (however defined) are brought from the social and symbolic margins to the center by benefactions of attention, forgiveness, healing, and hospitality.” (p. 46) Using the narrative of the rich young ruler, Barton argues that the breaking in of the Kingdom of God now requires more of believers than what was required in OT times. (p. 46-47) Using the Lukan narratives (Book of Luke, and Acts), Barton argues that wealth-related matters are symbolic of the new age of salvation and of the Spirit-inspired unity of the Christian community. He especially points to Luke 14:12-14 and Act 2 and 4. (p. 49-56)

In the essay “Zacchaeus’s Half: Ascetical Economy in the Syriac Book of Steps,” Robert Kitchen discusses the economic picture given in “The Book of Steps,” written by the leader of a Christian ascetical community in the mid- to late fourth century in the Adiabene region. In discussing the story of Zacchaeus, the author states, “Zacchaeus said, ‘Everyone whom I have cheated I will repay four-fold, and half of my wealth only I will give to the poor.’...he did not say to our Lord, ‘I will abandon everything I have’” (EE, p. 300). Kitchen argues that the insertion of “only” into the text is intentional and with it “the author shifts the focus away from Zacchaeus’s sinful extortions of the citizenry through his tax collecting to the more narrow issue of how he uses his money and possessions...The author continues, however, to call his Upright to a higher renunciation. Zacchaeus is just the minimum” (p. 300-301). However, Kitchen notes that at the end of “The Book of Steps” the author discusses the story of Abraham, recognizing that he “does not fit the typical model of the ascetic Christian,” since he was married and has much wealth. Yet the author calls him the archetype for all Christians. The author seems to recognize that staying in the world is the more difficult route, and more spiritually beneficial (p. 301-303).

The author notes that Lactantius argues for private property primarily on the basis of preserving family, marriage, and chastity. He also argues for private property because it is why people take care of things. (FW, p. 137)

The Egyptian monastics of the fourth century disparaged all wealth and material possessions, and valued the ideal of communal property. They believed that no one should own anything that they have to leave behind when they die. Poverty to the point of deprivation was a virtue. (FW, p. 163)

The Egyptian monastic Pachomius first advised other monastics to become self-sufficient and contribute the needs of others. However, he changed this philosophy to follow a communal property philosophy, which became the foundation for cenobitic monasticism. All things belonged to the group, not to any individual. (FW, p. 164)

The monastic teachings of poverty and commonality of goods were softened as monastic practices filtered into the institutional church in the fourth century. Such teachings merely became options. Most people chose the “normal” option of keeping their possessions and limiting their sharing to almsgiving. This led to the distinction between the commandments of Jesus, which everyone must follow, and the “counsels of perfection,” which were only for the monastic life. The monastic community continued throughout the Middle Ages to call the church back to its “early call and ultimate vocation of *koinonía*.” (FW, p. 166)

According to the author, John Chrysostom offers the most developed and cohesive theology of wealth from the first four centuries of the church. Chrysostom based his theology of wealth on the belief that God's purpose through creation and redemption is human solidarity and communication (i.e., sharing). Because of this, Chrysostom believes that common property should be the rule along with a strictly limited form of private property. Since the wealthy, according to Chrysostom, do not actually own what they have, but are only using it, they should dedicate what they have to sharing with the needy. (p. 201-211) At the same time, Chrysostom seems to validate the division of society between the rich and the poor on a principle similar to the division of labor – each has their proper function. (p. 204)

According to the author, Augustine maintained a Neoplatonic outlook, which influenced his theology. The material is not important; it is the spiritual that matters. Additionally, God is the only thing that we should aim to enjoy (find final happiness in), and everything else should be used towards achieving that goal. For Augustine, we only properly use those things that we use in order to enjoy God. Also, the proper use for everything you don't need is sharing. (FW, p. 214-217) Augustine's Neoplatonic framework has caused him to falsely belittle the importance of the issues of poverty and wealth. Augustine believes that God has a purpose for both the poor and the rich. And the practical advice Augustine gives to Christians is to give one tenth of their wealth to the poor; he does not think the church is ready to follow the dramatic steps of giving up everything. Thus, he affirms the distinction between the commandments of Jesus and the counsels of perfection. (p. 218-219) Augustine is an important source for later Christians' theology of wealth. (p. 214)

There is a great deal of agreement among the early theologians that property should be common, and that private property should be very limited. All the theologians the author cites agree that wealth is to be shared. (FW, p. 226-228)

The view of wealth changed over the centuries. Wealth began as a stumbling block and an evil in itself (e.g. in Hermas). The emphasis then shifted to the idea that the evil is in the accumulation of such things, which is certainly accompanied by an undue desire for wealth, but the things themselves are not evil (e.g. Clement of Alexandria). Finally, the emphasis became the ungodly attitude of the soul (e.g. Augustine). (FW, p. 229-230)

The author argues that the main economic teaching of Proverbs is that believers should desire a middle-class life—one without poverty and also without excessive riches. This “middle class” is defined by the phrase “give me only my daily bread” (30:8b). The main text for his argument is Proverbs 30:8b-9. He does not condemn the rich simply for being rich, but uses other passages from Proverbs to argue that the rich are to be righteous towards the poor with their money. (NPR, p. 62-69)

In the story of the rich young ruler (Mark 10:17-31), Jesus is commanding the man to sell his possessions as an act of discipleship of Christ; that is the only kind of charity that matters. When Jesus assures his disciples that they will receive back a hundredfold what they sacrifice for God (“homes, brothers, sisters, mothers, children, and fields...”) the new family members they receive are the family of God, and the homes and fields are the provision that will be provided for them by the family of God. Believers are to give all they have, knowing that fellow believers will care for them in their time of need. (NPR, p. 138-140)

Christians should wish to gain wealth because it is inherently good, but should use it for the benefit of the needy in the world, helping them in a holistic manner. (NPR, p. 247) None of this means we should look down on wisely using wealth for personal priorities, such as health care, higher education, travel, occasional restaurant meals, recreational activities, and savings, investments, insurance, and pension plans.

Ezekiel 33 shows we have the responsibility to call others to live just and righteous lives, and we are to do this with both our words, by speaking God's truth, and with our deeds, by living out God's message. (TOW, "Ezekiel 33")

The author argues that the parable of the shrewd manager suggests the best way to build financial security is not trying to save more, but by spending on hospitality and generosity in godly ways that benefit others, so they will care for you in your time of need. (TOW, "The Shrewd Manager and the Prodigal Son (Luke 16:1-13; 15:11-32)")

The author argues that "generosity is the route to prevent future deprivation" since, in God's economy, those who give abundantly will reap abundantly (II Cor. 9:6; Prov. 11:24-25). We should give to others abundantly, trusting in God to take care of our needs. It is argued that this applies not only to material resources, but also to the giving of ourselves during our labor. For example, we should help others and not worry about how we compare to them. (TOW, "You Can't Out-Give God (2 Corinthians 9)")

"All of our property is on loan from him; our management is only stewardship." (PP, p. 60)

God is the ultimate owner of all things, so "the people of Israel are like tenants or stewards, who are free to live and work in the land but do not have absolute rights of disposal over it." (TFO, p.85-86)

Helping our neighbors flourish as stewards

Jesus shows us in the story of the Good Samaritan that we have a responsibility to help our neighbor and enable them to carry on. (Luke 10:25-27) (FF, p. 34)

The Wesleyan movement saw every person with dignity because they were created in the image of God. This led to a commitment to treat every person at every station of life with the respect a creature bearing the image of God demanded. (HGM, p. 75)

Societies must approach development in ways that recognize the personal aspect of progress, enable access of others to progress, and ensure “just development for all.” (LE, p. 5)

Rich people are not to hoard their God-given riches. They have a responsibility to share with those in need in order to help them flourish. (MFC, p. 114-115)

Charity brings personal respect and honor to family while blessing those in need with help. (MFC, p. 126)

A responsible steward helps distribute access to the goodness of God’s creation. (MFC, p. 139-140)

Everyone must assist one another, help each other do good works, and use personal advantages for others. (MFC, p. 177)

Goods are given to people for use in the service of God through helping others in society. (MFC, p. 254-255)

Humans are created to work and also have the responsibility to enable others to work. (OTE, p. 148)

The socio-economic ethics of the OT speaks of inclusion of the needy present in society by ensuring they are cared for, helped, and given shares in the economy. (OTE, p. 195)

The Jubilee of Leviticus 25 provided a way out for destitute people and relied on the stewardship faithfulness of others. (OTE, p. 202-205)

Greedy accumulation of wealth and forced poverty damages community and economic development. As such, efforts to address these ills must call the greedy into account and relieve the distress of the poor and bring both segments into a more disciplined life. (OMB, p. 112)

We have a responsibility to regard the well-being of our neighbor as higher than ours if we are in a position to help them. (OMB, p. 183)

Christians are to work for themselves and help provide for others. (OMB, p. 191)

People have a responsibility to actively steward their charity to the poor and needy. (OMB, p. 359)

Each person has a responsibility to actively manage the scarce resources they possess in order to help others. (RE, p. 193-194)

The Year of Jubilee ensured the poor never remained such. It also restored the destitute families to a position of stewardship. (Lev. 25: 8-54) (SSB, p. 155)

Equitable distribution of resources does not mean less work for those with less. People are responsible for what they are entrusted with. (Num. 26:52-56) (SSB, p. 199)

Tithing is tied to the stewardship principle that we use and do not own our possessions. (Deut. 14: 22-29) (SSB, p. 233)

Boaz allowed Ruth to work in his productive fields. (Ruth 2:1-23) (SSB, p. 324)

People are blessed to be a blessing to others (Ps. 67: 1-7) (SSB, p. 712)

The parable of the Good Samaritan redefines neighbor and shows the extent to which loving a neighbor demands. (Luke 10: 25-37) (SSB, p. 1336-1338)

The Pharisees ignored their responsibilities to create value which exceeded ritual. They failed to care for their neighbors and express the heart of the Israelite religious cult. (Luke 11:37-53) (SSB, p. 1340)

Caring for others and working to provide for their needs is an aspect of a Christian life. (1 Tim. 5: 1-20) (SSB, p. 1587)

The author notes that based on the OT prophets, “concern for the poor and the oppressed must be a passion for any serious Christian” (BE, p. 9). At one time, he believed government was “the only viable instrument to bring about authentic social justice” (p. 9-10). The author relates the responsibilities we have to help the poor (Ex. 22:22-24; James 1:27; I Tim. 5:3,10; Lev. 19:9-10; Deut. 24:19-22; Ruth 2:8-9; Matt. 26:11), and meet the needs of our own families (I Tim. 5:8). He argues that the institution of government, while ordained by God for the purpose of restraining evil and protecting human happiness, was actually established before the Fall, and that Adam and Eve were made governors over creation, all the while under God’s rule (p. 172-173). He notes Rom. 13:1-7, I Pet. 2:13-17, Augustine, Luther and Calvin as teaching the divine ordination of human government (p. 173-176) and our responsibility to obey those in authority, reject lawlessness (II Thess. 2:3), and pay taxes (Matt. 22:21; Rom. 13:7). He also argues that with the growth of government, freedom and godliness can be impinged upon (p. 173-187), government can unjustly abuse its power (a chapter is titled “Leviathan”) and by exercising bad economic choices government can ring up unsustainable debts and undercut economic growth (Chapters 12-13). He argues in these last three chapters that we have a responsibility to exercise good stewardship regarding government, as well.

In order to make good use of our resources we should give away some of them away, so that our neighbors can be good stewards as well. To give is to trust God. The author makes backs this up with scripture: Heb. 13:16, Prov. 3:9, Acts 20:35). (BGG, p. 21)

2 Cor. 8:13-14 – those with abundance should help those less fortunate and try to make things fair. (BGG, p. 53)

1 Tim. 6:17-19 – The rich are supposed to be good stewards of their wealth and are exhorted to do good, be generous, and be ready to share. (BGG, p. 55)

1 John 3:17 – We should seek to help the poor and overcome their poverty. We should focus on helping them get out of poverty, not just giving. See also Gal. 2:10, Matt. 25:39-40, Acts 2:45, 4:35, Rom. 12:13, 15:25-27, Eph. 4:28, Titus 3:14, Heb. 13:16. (BGG, p. 57-58)

The author sees money as a gift from God to be earned morally to make good profits, and that it helps show neighbors love by creating jobs and producing material goods that can help overcome world poverty (p. 83).

The parable of the rich fool (Luke 12:13-21) reminds us that none of our wealth ultimately belongs to us; rather, it all belongs to God. Hence, a true disciple will not value his wealth in an idolatrous way, but rather will use his wealth to honor God – and one way of doing so is to use it to help our neighbors whether by generously giving, or by using it to expand economic opportunities for others, particularly the poor in the developing world. (EP, Chapter 7)

The story of the rich man and Lazarus (Luke 16:19-31) shows that we have a responsibility to use our resources (which include material wealth, spirituality and abilities) to assist those in need. (EP, Chapter 12)

Stewardship means we use our resources more responsibly than has been done by individuals, banks, and other corporations in recent years. We should reach out to help those in need of our spiritual, economic or other resources. (EP, Afterword)

Pope Leo XIII wrote that we have a responsibility to help the weak and poor, and to pay decent wages. (GW, p. 26)

The World Council of Churches emphasizes “participation in the struggle for justice and freedom of the poor, the marginalized and the socially degraded.” (GW, p. 87)

Athanasius’ “The Life of Antony” praises Antony, a monk whom Athanasius had met in his travels, for selling all his wealth and giving to the poor. Antony interprets Matthew 6:34 (“do not worry about tomorrow”) literally, and so he even gives away the little bit of money that he had set aside to take care of his unmarried sister. (C, p. 60)

Palladius’ “The Lausiac History” praises a monk named Isidore, who left nothing to his unmarried sisters when he died, “but rather entrusted them to Christ.” (C, p. 75) Palladius also includes a story about two brothers, Paesius and Isaias. Both commit to a monastic life, but one sells everything he has for the poor while the other sells nothing but builds monastery and takes care of the poor there. Both men are considered equally virtuous. (p. 76-77)

Mariam Kamell, in the essay “The Economics of Humility,” argues primarily from Deuteronomy 10:12-22 and James that a Christian’s relationship to his money is a direct reflection of his relationship with the Lord. Christians are required to help the poor and provide justice for them. (EE, p. 157-175) Kamell argues that in James 1:9, “the humble” refers to those who are humble in spirit. “It is an attitude of humility that characterizes the humble, regardless of their economic status...James allows for the possibility that the ‘humble’ could include people with means.” (p. 167) Such humble people do “not live in self-indulgence at the cost of those poorer.” (p. 170) Kamell argues that the requirement to do justice and mercy for the needy is based on the very character of God in Deuteronomy 10. Likewise, James grounds the command in God’s character when he refers to God as the “giving God” in 1:5 and the giver of “every good gift” in 1:17. Thus, Kamell asserts that James assumed his audience would “jump from God as ‘giving God’ to the expectation that his people be ‘giving people.’” (p. 171-172)

Bruce Longenecker, in the essay “The Poor of Galatians 2:10,” argues against the dominant view today that “the poor” in Galatians 2:10 specifically refers to the poor in Jerusalem. Instead, he argues that Paul is reminding his audience that remembrance of the poor “is something that would (continue to) characterize the emergent Christian movement in its mission both to the circumcised and to the uncircumcised” (EE, p. 220). He argues this based on Tertullian’s interpretations in “Against Marcion,” and Jerome’s interpretations in the letter, “To Salvina” (p. 205-221).

The fundamental purpose of the gleaning laws and land laws for Israel was that the poor have “rights that limit the power and authority of those who own the land.” (FW, p. 21) Since God is the ultimate owner of the land of Israel, part of the land’s crop was reserved for God in the form of helping the needy – Deut. 23:24-25; 24:19-21; Lev. 19:9-10; and 23:22. (p. 20-21) Also, abuse of any property in Israel (land, animals, slaves, etc.) was forbidden under Jewish law because everything ultimately belonged to God. For example, the year of Jubilee existed to remind people that the land belonged to God. (p. 20)

The author cites Clement of Alexandria as saying that the only way for the rich to be saved is to “measure their possessions by their real need, consider the rest superfluous, and give it to the needy.” (FW, p. 116) According to Clement, possessions are not inherently good or evil; instead, they are tools that should be used for good. The rich have an obligation to use their wealth for the good of God, and Clement says that “it is monstrous for one to live in luxury, while many are in want.” (p. 117) Clement cites the doctrine of creation for support for his views: God declared the material world good, but, says Clement, humans are made for a higher order than this world. The things of this world will not be ours forever, but are here for us to use. Also, Clement argues for the commonality of all goods from the doctrine of creation: God created us for sharing and our use of the things that we own is limited by *koinonía* and sufficiency.

The author cites Tertullian making three main points to the rich: (1) nothing one has is one’s own, and being overly attached to it is covetousness; (2) God has shown preference for the poor and we should do the same; and (3) excessive ease and comfort weakens Christians’ ability to withstand trials. (FW, p. 119-122) Tertullian insists that giving within the Christian church is completely voluntary, but he “would not ease the conscience of those who retained for themselves more than was necessary.” (p. 122)

The author cites Cyprian as arguing for almsgiving among Christians for a number of reasons. First, almsgiving is a way of atoning for sins committed after baptism, and since all sin after baptism, no one can be saved without it. Secondly, “almsgiving increases the power and efficacy of prayer and fasting.” Thirdly, those who give alms will become wealthier. Fourth, almsgiving has been commanded by Christ. And finally, almsgiving is based on imitation of God’s bountifulness and sharing (FW, p. 125-127). Cyprian’s idea of almsgiving means much more than “small change handed to a beggar.” It is something so great that it could affect the patrimony of a family. His notion of almsgiving involves sharing. (p. 126-127) Cyprian’s views on the commonality of land ownership differ from those of many other Christian theologians throughout history. He believed that, contra the Hebrew scriptures, land does not belong to God and so people can be privately own it and it is not for common use. (p. 126-127) Cyprian also argues that someone cannot disregard almsgiving because he has to provide a sufficient patrimony and inheritance to his children. To do so would be to sin against your children by not modeling proper piety to them (p. 126).

The idea of almsgiving changed over the centuries. Among the earliest theologians it meant sharing with the poor all that was superfluous to you – all that was not necessary for life. It gradually changed into giving food or smaller amounts of money to the needy. (FW, p. 229-231)

The parables of Jesus show that the proper stewardship of material possessions is often the most important test for whether or not someone is a true disciple of Christ. Many parables call believers to act



justly towards the needy, including Luke 7:41-43; 10:29-37; 12:16-21; 16:1-13; 16:19-31; 19:11-27; and Mark 12:1-2. (NPR, p. 112-127)

James 2:14-17 teaches that Christians are responsible for helping the materially destitute, and any Christians “who give none of their income...to help the materially destitute of the world, ought to ask themselves whether any claims of faith they might make could stand up before God’s bar of judgment.” (NPR, p. 155). We should be using any surplus we have to help them, and such works are the evidence of a heart changed by the Holy Spirit. (NPR, p. 154-155)

Acts contains recurring examples of and exhortations to care for the poor, including the communal living described in Acts 2:42-47 and 4:32-5:11; the informal “diaconate” in 6:1-6; the famine-relief effort in 11:27-30; and the other small mentions of charitable acts (e.g. 9:36; 10:2-4, 31). (NPR, p. 160-175)

We are merely stewards, not owners, of all that we have. Thus, we are to use what we have to ensure that there are no poor among us (Deut. 6:10-15) and to provide for the basic needs of others. (TOW, “The Righteous Man Does Not Steal, But Instead Feeds the Hungry and Clothes the Naked (Ezek. 18:7b)”)

God judged Israel’s leaders because they “pursued wealth and status at the expense of the marginalized and the poor.” God also judges nations, corporations, and individuals today who take advantage of others for personal gain. Instead, God calls us to help and support the poor. (TOW, “Exploitation and Marginalization (Isaiah 3ff.)”)

“Calvin also understood that oppressing the poor to increase one’s own wealth is morally wrong (Prov. 22:16) and that one should not exhaust oneself in the pursuit of riches (Prov. 23:4-5).” (CC, p. 6-7)

Calvin thought that the following may rightly be objects of private charity: near neighbors, the working poor, those with productivity prospects, institutions, and the impoverished in general. (CC, p. 119)

People are often kept poor because the stronger exploit the weaker, especially when they have no means of defending themselves. Ecclesiastes 4:1 and Luke 16:19-31 describe how the poor often have no comforters and no recourse. (PP, p. 26-27)

The Bible exhorts believers not to let others go without proper care, “demands that goods be shared.” All things ultimately belong to God, and we are responsible for them. (PP, p. 34-35)

“In the sweat of thy face shalt thou eat bread” (Genesis 3:19) is relevant to the issue of poverty; Luke 10:7 is also cited. (PP, p. 62)

“The real interests of individuals, furthermore, are seldom merely self-regarding...their communities are also important to them.” (SDC, p. 93)

The fortunes of others are of value to one who is trying to succeed. Democratic capitalism was founded on a “way of producing wealth in which the good fortune of others multiplied their own...They actually felt it to be true that an enlightened self-interest promoted the common good.” (SDC, p. 100)

Relevant verses from “The Word and Life Study Bible”:

- Acts 4:32-35 – sharing
- Acts 6:1 – helping widows
- I Tim. 5:3 – helping widows
- Matt. 8:1-9:38 – examples of Jesus helping those in need
- Philippians 2:3 – see others as better than you; don’t be selfish
- Romans 13:8 – owe no one anything
- I Cor. 16:1-4 – save money
- I Tim. 6:6-19 – be generous
- II Thess. 3:6-12 – be responsible for your own food by working
- I Cor. 3:8-9 – each will receive wages according to their labor
- Eph. 4:28 – thieves should get to work to be able to help their neighbors
- II Cor. 8:13-15 – try to make things fair
- Acts 4:32-35 – there were no needy people among the church
- James 2:6 – help the poor
- I Thess. 2:9 – support yourself so as to not burden others
- II Thess. 3:10 – if you won’t work, don’t eat

In a chapter on property rights, the author asserts that people with property are responsible for it not causing harm to other people or property belonging to them. Also, “everyone, whether or not they own property, is expected to be careful not damage other people’s property, either deliberately or by negligence.” (TFO, p. 44)

People in the ancient Near East expected their leaders to protect the vulnerable: widows and orphans. (TFO, p. 193)

The Old Testament makes it clear that land ultimately belongs to God, along with its produce. It is for the people to enjoy, but not without being aware of those that are less fortunate—they must share the blessings. (TFO, p. 223)

Every seventh year, the land was to be left alone so that the poor could harvest for themselves (Exodus 23:10-11; c.f. Leviticus 25:20-22). (TFO, p. 226-227)

“Whereas Exodus 23:11 allocates the produce which grows of its own accord during the fallow year to the poor and the wild animals, here the owner of the land is allowed to eat it together with the poor.” (TFO, p. 229)

“You shall not reap to the very edge of your field...” in order to give the poor an opportunity to work the edges (Leviticus 19:9-10, Leviticus 23:22). (TFO, p. 234)

Tithing sometimes was meant to help other people in society that needed help – the poor, the Levites, resident aliens (Deut. 14:28-29, Deut. 26:12-13). (TFO, p. 245-246)

“When one of your brothers becomes poor among you, in one of your towns in your land which the LORD your God is giving to you, you shall not be hard-hearted or tight-fisted toward your poor brother” (Deut. 15:7-11). In an ideal situation, there should not be poverty among the people of God, if they are faithful and obedient to him (author’s paraphrase of Deut. 15:4-6). (TFO, p. 282)

“You shall not hold back the wage of a hired worker till the next morning.” (Leviticus 19:13b; c.f. Deut. 24:14-15). (TFO, p. 297-298)

Stewardship and economic systems

A biblical approach to economic activity incorporates the view that humanity was created as stewards and as socially ethical beings which regard work as beneficial to all. (FCC, p. xxviii)

Flourishing in the biblical sense includes every domain of life that adds value and empowers others to participate in a society which lauds exchange of value. (FCC, p. xxxv)

Augustine outlined a view of possessions. This is directly linked to stewardship because God is creator. Humanity may use things and enjoy them, but they also can make use of their free will to give them away as they see fit. Indeed, giving/helping others in the best thing people can do with their possessions. (FF, p. 39)

The Exodus and formation of Israel through social institutions is God acting in a stewarding manner where a society is being set up to reflect his care for his people. It is a society that cares for individual flourishing, the prospering of neighbors, and the passing on of prosperity to future generations. (OTE, p. 28)

Israel, as God's prototypical nation, was to fulfill responsibilities to God, family, and neighbors. (OTE, p. 95)

The servant kingship model for Israel's kings depended on mutual service of people and king. The servant-king model is transferable to individuals as well. All were to operate with a mind of entrusted responsibility. (OTE, p. 122-123)

Biblical themes about proper stewardship include duty to provide for families and the poor, societies must provide just structures that allow access to economic flourishing and freedom, and care for resources so as to provide for future generations. (OMB, p. 41)

Economic ethics are to reflect a foundational relationship with God which takes seriously concern for self, neighbors, and the whole of society. (OMB, p. 113)

Stewardship of creation is part of responsible economics. (OMB, p. 473-474)

Corporations that fulfill their stewardship roles in society will find their self-advancement is met with societal advancement and sustainability. (OMB, p. 798)

Responsible stewardship of capital is for the betterment of society. (OMB, p. 952)

Christian belief affirms that relationships play a huge role in economic behavior. The Incarnation points to the way humans resemble God by being motivated by love of persons, humans and God, and by expressing this love by giving of gifts. Humans are interconnected and responsible to each other. (RE, p. 29)

The call to fruitfulness is complimentary with the call to stewardship. It means commitment to fostering habits which lead to free economies and care for the environment. (Gen. 1:1-26) (SSB, p. 4)

Israel was tied to land by obedience to the Lord. Economy for them was tied to the land and thus obedience was to fulfill their responsibilities. (Deut. 4:1-40) (SSB, p. 219)

Care for the needy, be diligent in business so as to be profitable, and help others. (Prov. 31) (SSB, p. 831)

At the very root of the word “economics” is the idea of stewardship, and as such is “an obligation given to all human beings at creation” (BE, p. 17). The stewardship required in the cultural mandate, and the work inherent in this, is a gift, not a punishment; “it must, therefore, be seen as part of the goodness of creation” (p. 18). Work, rulership, “subduing the earth, being fruitful, and multiplying” (p. 19) are all a part stewardship. The principle of private property is woven throughout Scripture and expressed in the commandment, “Thou shalt not steal” (p. 20). Stewardship involves the tending to and flourishing of the physical dimensions of life, as well as the spiritual. Based on the cultural mandate and II Thess. 3:10, the author thinks “productivity is a spiritual and ethical obligation” (p. 47). By “understanding economic forces,” he foresees that people can better fulfill God’s “command to be good stewards of the earth and to bear much fruit” (p. 59).

The author’s hope in writing his book is that it will “spark debate within Christian churches and groups as to what is demanded of us in the globalized economic world in which we are called to serve as Christians.” (EP, p. 5)

In the parable of the shrewd, dishonest manager (Luke 16:1-13), we see wealth as a tool that should be “used wisely, so long as it comes second to our relationship with God.” (EP, Chapter 2, esp. p. 32)

The parable of the sower (Matt. 13:18-23) promotes the idea of proper stewardship of reception of God’s Word and of what kind of soil we become; this can be applied to the economic choices people make as well. (EP, Chapter 3)

Matt. 20:1-16 (the parable of the workers in the vineyard) shows that we must not allow others’ worldly success or blessings from God, including economic fortune, to lead us to envy them or into resentment toward God or the means by which they experienced such fortune. (EP, Chapter 4)

The parable of the good Samaritan can be applied in an economic sense through globalization, such that the good of people in other cultures can be enhanced either through our generosity or through further development of their economic resources through global business interaction. (EP, Chapter 7, esp. p. 95-98)

The parable of the tenants (Matt. 21:33-46) can be used to examine our own responsibility to be productive and faithful stewards or tenants of God’s creation. Elements of environmentalism that are hostile toward economic development need correction; the “scientific community” is right that “new technological developments and economic change” can “resolve our difficulties,” which “has always been the way humanity has overcome problems.” (EP, Chapter 8, esp. p. 104)

We must oppose economic temptations to seek materialistic notions of salvation, and instead seek to honor the ultimate owner of our environment: God. (EP, Chapter 8)

God provides us with the resources of his creation and equips us with the creative capacity to harness creation, make tools and organize ourselves economically. While all of nature comes from God, and therefore “we can see God at work in the economy,” it is also the case that mankind must now cultivate the earth because he was banished from the Garden of Eden as recorded in Gen. 3:22-23. (EP, p. 191) Even though extracting our sustenance from the ground is more demanding after the fall, it is nonetheless

the case that “economic organization is required in our modern world for the earth to yield it sustaining goodness and for a community to be sustained by its people” (p. 192). In order to be good stewards of our spiritual and material economy, we must develop our resources and use them wisely. Jesus asks, if we cannot be trusted with little things, then how can we ever be trusted with big things? (p. 192).

There is not a distinctly Christian economy taught in Scripture, nor is there a distinctly biblical economic model, and neither does Jesus promote “a radical alternative economic or political form of organization,” nor is he “seeking a perfection of human society” (EP, p. 194). Instead, Jesus regularly made reference to economic matters in his teaching, particularly in his parables, and used such examples to challenge us to repent, have faith, and seek God. Jesus did not seem to view profits as immoral, and instead praised the servants for earning profits in the parable of the talents (p. 198). Also, in his economic parables, Jesus assumed that private property was legitimate, “not questioning private ownership in itself but the way in which the owner behaved” (p. 199). Bernard of Clairvaux teaches the “love of self for God’s sake”; this is an example in support of the legitimacy of self-interest, which can be applied to economic matters (p. 199-200). Capitalism is “not contrary to Christianity, while its alternatives are not morally superior,” but “quite the reverse by all historical accounts” (p. 201). Capitalism “has pulled millions out of poverty in the last century and will continue to do so in this one.” (p. 202)

Russell Conwell said that being wealthy is a good thing: “I say you ought to be rich; you have no right to be poor...get rich by honorable and Christian methods.” The author adds: “Conwell argued that people ought to be rich because money has power—power to pay scholarships for poor people, to build hospitals and schools, and to take care of one’s family.” (GW, p. 35-36)

Pope Leo XIII’s “*Rerum Novarum*” argues that a man has a natural right and responsibility to provide for his family, both while he is living and, after his death, through an inheritance to his children. Leo XIII argues that such provision is only possible through private property. (C, p. 362)

In his article “Jesus, Virtuoso Religion, and the Community of Goods,” Brian Capper argues that Jesus advocates the renunciation of property and the practice of a community of goods amongst his close disciples and that Jesus only meant for such things to be practiced by the “virtuoso religious elite” of Christianity. The “virtuoso religious elite” was a prominent social class during the OT times and during Jesus’ ministry. They were those who voluntarily chose to dedicate themselves to a more intense practice of religious commitments and by these, gained the highest level of value and respect within their communities (EE, p. 62-64). Capper argues that the prophets of the OT served as scriptural precedent for Jesus and John the Baptist to create a virtuoso group in their own time. Capper specifically points to the lives of Elijah and Elisha as models for Jesus’ and John the Baptist’s ministries. But Jesus emphasized the renunciation of wealth and the community of goods more than the prophets, showing that he accommodated the virtuoso concept to his own needs. (p. 67-71) Capper argues that the continuation of the community of goods into the early church is expected if Jesus practiced it, which is what we find in Acts 2 and 4. He points to the Essenes as precedent for the existence of a bi-partite social structure. (p. 71-76) Capper makes it clear that “community of goods was the universal or intended universal practice of the first believers in Jerusalem for perhaps the first year of the group’s life,” but by the time of Acts, it had become the practice of only an “inner group” of Christians. (p. 78) He states, “The ‘community of goods’ of Acts 2-6 does not offer scriptural legitimation for those who would extend community of property across the whole of the Christian congregation, or across the state...The renunciation of property by Jesus, his traveling disciples, and early believers in him in Jerusalem offers precedent for voluntary groups within the Christian church who renounce property and practice community of goods, a model especially suited for mission among the poor.” (p. 80)

Whether we interpret “interest” and “usury” (Exodus 22:25-27; Lev. 25:35-37; and Deut. 23:19-20) to refer to any interest or to excessive interest, and whether we think these passages distinguish between

loaning in the business world and loaning amongst God's people, the passages clearly teach that we should not worsen the plight of the poor. (NPR, p. 41-42)

Luke 4:16-21 shows that certain principles of the year of Jubilee apply to Christians in NT times. This suggests a sharp critique of both statism, "which disregards the precious treasure of personal rootage," and the "untrammelled individualism which secures individuals at the expense of the community." (NPR, 45-46)

The author argues that the various tithes in the OT display a balance between keeping the Israelites from becoming too prosperous and allowing them to enjoy their possessions, and a balance between concern for the community and concern for self. (NPR, 46-47)

Numerous commandments throughout the Pentateuch show God's care for the poor, including the gleaning laws (Lev. 19:9-10; Deut. 24:19-22); the laws not to mistreat foreigners (Exodus 22:21; 23:9; and Lev. 19:33-34); the sliding scale for offerings and sacrifices (Lev. 5:7, 11; 12:8; 14:21-22); and impartiality towards all people (Lev. 19:15; Exodus 23:3). (NPR, p. 47-49)

"Because God intended Israel's Law to enlighten the nations (Deut. 4:5-8), its principles should find some application in all cultures." (NPR, p. 49) Christopher Wright (1993) suggested four transcultural values of "redeemed economics": "First, there was to be shared access to the land and the use of its resources by the distribution to family, clan and tribe. Second, all able-bodied Israelites had the right and responsibility to be productive workers. Third, economic growth and material goods were both validated and put under careful constraint and critique. Finally, a major concern permeating the Law involved justice in the use and distribution of the products of the economic activity of God's people." (NPR, p. 49-50)

The OT's main economic points fall into three categories. First, the land and its produce are good things, but they must be used in just ways to care for the poor. Second, the fatherless, the widows, and the foreigners are paradigms of the powerless. And third, God promises material blessing to Israel as a sign of His covenant with them and to build a mighty nation to spread His name and His provision. The first two are echoed in the NT, but the third is not. (NPR, p. 82-85)

The Apocrypha and Pseudographia agree with the OT in recognizing the goodness of wealth, but insisting that wealth must be used righteously towards the poor. (NPR, p. 92-97)

The author argues that II Corinthians 8:13-15 is the heart of Paul's argument through chapters 8-9. Paul is not calling for egalitarian communism, but for a "relative 'equality' (8:13)." There are extremes of wealth and poverty within the Corinthian church that are unacceptable and should be eliminated. The church today could accomplish this by a graduated tithe system: those who are more prosperous should give more than those who are not in order to close the gap between the rich and the poor and provide for the needy in the Church (NPR, p. 194-195). II Corinthians 8-9 supports neither a market economy nor socialist models. (p. 198)

The author argues that a recurring theme in Scripture is that "there are certain extremes of wealth and poverty which are in and of themselves intolerable." (NPR, p. 245) These extremes occur regardless of economic systems. People should not accumulate resources that are not being put to good use. There is a principle of moderation throughout Scripture that can be seen in God's provision of manna (Exodus 16:18; II Cor. 8:15); the redistribution of property in sabbatical and Jubilee years; the OT prophets' critique of Israel; and a large amount of wisdom literature, especially Proverbs 30:8. (p. 245-246)

Ezekiel 34 shows that all leaders have a responsibility to first ensure that their subordinates are flourishing before themselves. The text shows that this applies especially to a leader's economic

responsibilities. We are responsible “to work for the profit and welfare of those who stand on rungs both above and below us on the corporate ladder.” Thus, businesspeople should seek godly profit for the sake of others. (TOW, “Ezekiel 34”)

Ezekiel 35-48 and Revelation 20-22 show that “when we are called to the workplace, we are called to righteous activity in exile as we embrace the challenges inherent in awaiting the consummation of God’s kingdom. God requires a lifestyle of individual righteousness and corporate responsibility indicative of the future fulfillment of the covenant.” (TOW, “The Covenantal Hope (Ezek. 35-48)”)

The basis of loans in the Old Testament was the benefit of the borrower, not the lender. Thus, loans today (and many other business practices) should be done for the sake of the borrower, and the lender should not seek to repossess the borrower’s sureties, even when they have the legal right to do so. (TOW, “The Righteous Man Does Not Oppress. But Restores to the Debtor His Pledge (Ezek 18:5, 7)”)

Companies can do the work of God and obey James 1 by meeting the needs of others, including “customers, employees, shareholders, constituents, students, clients and other stakeholders.” Our responsibility to meet people’s needs not only applies to the poor, but also to the rich. We honor God when we work to meet any person’s genuine need. (TOW, “Working for the Benefit of Others in Need (James 1:22-28)”)

There should be balance between the wealthy and the poor in the world. Paul is not speaking about state intervention in II Corinthians 8:13-15, so this does not justify a socialist type of government. Christians should help alleviate the necessities of the poor, whether Christian or non-Christian. (TOW, “Sharing the Wealth (2 Corinthians 8:13-15)”)

Employers have an obligation to ensure that they are not abusing their power and defrauding their workers of their just wage. (TOW, “Business Oppression (James 5:1-6)”)

Transparency in the workplace requires humility because we should even be transparent about our failings and mistakes. Also, leaders are meant to serve others as their mode of leadership, using “our position and our power to further others’ well-being and not only our own.” Since we live in a broken world, serving others will mean suffering, so “as Christians, we should not accept leadership positions unless we intend to sacrifice the privilege of taking care of ourselves before taking care of others.” (TOW, “Leading and Serving (2 Corinthians 4)”)

The author gives examples of Christian sects that value ideas of communism, socialism and holding property in common in order to combat “the appalling consequences of sin, especially also in the sphere of society.” (RD, p. 576)

A full picture of how business should be done addresses the whole person of everyone involved including the customer, the employee, the consumer, the manager, and more. With the rise of globalization, the question becomes, who is my neighbor? We must change our idea of business so that it engages people as whole people and also spread and communicate this vision with how we involve others in our business around the globe. (BCG)

“In addition to its holistic content and special consideration of the marginalized, the scope of God’s mission includes the transformation of individuals, social institutions (like business organizations) and structures (like global economic systems) to more closely reflect the fullness of *shalom*. It is important to note various traditions (e.g., direct engagement versus modeling in alternative reality). However, most would agree that although the kingdom will not realize its fullness until a future time, we are still to work in the present with a hopeful nod to the future.” (BCG, p. 72)

“That is, the kingdom that the prophets envision has both an individual and social component –individual in that people will be spiritually renewed, and social in that the society will reflect God’s righteousness in relationships and institutions.” (BCG, p. 73)

“Once we have acquired a sense of the broad shape of a Christian vision for business, we must allow it to change our thinking and approach to business. Change begins with the transformation of our outlook. On an individual level this means changing out reasons and motivations for being in a business career. While not to be dismissed, the pragmatic reason of paying bills, the chance to demonstrate a life of faith, or an opportunity to use one’s gifts are all well intentioned and noble, but incomplete, as we stated earlier. They must be placed in the proper context of service to God and neighbor.” (BCG, p. 78)

When the purpose of business is not profits but producing a good product for the common good, produced in an excellent way, profit is still able to be part of the good of business. It just cannot be the whole focus. It must include a sensitivity to the marginalized within the company and the world. “Finally, business must develop an acute sensitivity to how its actions affect the voiceless. Given God’s concern for the marginalized, the structure of economic systems and actual business decisions and processes (versus just giving to charity of volunteer work) should give special consideration for the poor and vulnerable, be they employees at the lowest status and pay levels, or members of the external community). While financial gain is not the point, a lengthy study of companies that invest in employees at the lowest levels of their organizations led the researchers to the conclusion that the companies actually increased their profitability by doing so. This goes against conventional wisdom that employees at these levels are readily replaceable or are not as essential to profitability.” (BCG, p. 81)

“At this juncture, it is reasonable to wonder if there is anything redemptive about business as it exists. Doesn’t business already create a lot of value for people and communities? Undoubtedly we would be remiss in overlooking the positive side of the ledger or the ways business already reflects divine intentions. Business partially promotes human flourishing in ways that go well beyond making money. In particular, by engaging in lasting tasks such as creating, sustaining, providing and stewarding, business helps to serve the vision of transformational service.” The authors then go on to list the goods of business in ways it rightly reflects God’s plan: “Business people and organizations mirror God’s creativity in inventing manufacturing and distributing many necessary goods and services...Business invents and makes products such as lifesaving medical devices, computers, airplanes, iPods, and ovens. Many of these products require large amounts of capital to fund research and development, amounts that would be difficult to secure through donations or taxation. Business is also heavily involved in publishing books, making films and recording and distributing music, and also provides ‘third places’ (places that are not home or work, like coffee shops) where people can meet and build community...Business also mirrors God’s provisional activity by creating wealth and opportunities for employment. While we will comment further on this point in chapter five, market-based economies (and the critical role that business plays within it) represent the only known system that can actually create new financial wealth to lift people out of economic poverty.” (BCG, p. 82) “Beyond just providing the opportunity to earn wages, business is also responsible for creating many ‘good jobs’ that offer challenge, opportunities for personal development and at least partially fulfill the human needs for achievement and community by providing the opportunity to use ingenuity, creativity and collaborate with others on tasks...Business also helps build a tax base for communities, which pay for many government services, and contributes countless dollars and volunteer hours to charitable and social causes...Additionally, the role that business plays in community building and peace and civility should not be underestimated. Countries and regions of the world that engage in trade with one another have more incentives to peacefully resolve conflicts rather than for to war.” (p. 83)

	%Mkt	Open	High	Low	Prev
2.80	8.4370	6.90	7.15	6.90	6.90
7.86	6.2880	5.00	5.35	4.98	4.96
5.80	3.4480	32.25	33.75	30.75	31.25
8.74	3.0610	67.25	68.00	67.25	67.25
1.04	3.1400	192.50	194.00	191.50	192.00
8.52	2.8580	1.94	2.08	1.90	1.92
-4.53	2.7600	2.00	2.06	1.83	1.99
-1.12	2.6880	44.75	44.75	44.00	44.75
1.08	2.4430	69.25	69.75		
1.13	2.0200				

“At the same time that business is doing so much good in the world, however, there is much to it that runs counter to *shalom*/kingdom ideals. For example, a strong argument could be made that the global economic system we have is so flawed that vibrant economic growth actually depends on the promotion of wasteful, conspicuous consumption (which leads to social, spiritual and environmental problems).” (BCG, p. 83) The authors go on to list problems with prevailing business practices on pages 83-85, and then how to engage in changing it on pages 86- 91.

“Some of the critics of globalization focus too narrowly on American interests, such as job loss. While losing one’s livelihood can create understandable frustrations and tangible losses, focusing primarily on the protection of ‘our’ jobs goes against a biblical outlook. Our point here is not that American interests should be neglected but that Christian love of neighbor properly construed translates into a global-citizenship perspective that includes active concern for those who live who live beyond our borders. More specifically, the fact that people in developing countries have increasing employment opportunities with prospects for rising wage profiles should be seen in a positive light.” (BCG, p. 153)

“The type and frequency of cultural and economic exchange made possible by globalization also plays a role in peacemaking and civility.” (BCG, p. 155)

“Reducing globalization and people to their economic dimensions does not reflect the totality of who God has created them to be, which is necessary to love our neighbors and bring them *shalom*. Some of the language used to define globalization and measure human well-being proceed purely on the basis of secular grounds and categories. ‘Unmasking’ words such as efficient, more, cheaper, faster, (emerging) and markets reveal much about the logic of globalization and how parts of it run counter to Christian ideas.” (BCG, p. 156) The authors go on to speak about each term and how it is revealing of certain assumptions and judgments on the part of the people using them. (p. 156-160)

“Instead of just a cost-cutting source, factories would become places to deliver people (more accurately, our global neighbors) from oppressive conditions by empowering them (economically, politically, socially and physically) through fair wages and by improving their income earning skills. Safe working conditions, enriching work that as much as possible is built around human need, and building life skills and a spirit of community and camaraderie would be givens. Likewise emerging markets would no longer be reduced to impersonal places or niches to sell more good and services or invest our money. Instead we would envision global neighbors who can be bettered in holistic ways by the products and services offered by our organizations. Of course, this takes us from and center to questions about the very nature and benefits of the products we manufacture and sell (what business are we in?). Do they better human life or are they simply frivolous and wasteful? Undoubtedly, the ability to live up to this vision is challenging. The real world is a difficult place to operate and is hostile to what has been just described. Powerful forces like fierce global competition and quarterly earnings pressures that translate into cost-cutting do not voluntarily step aside so that Christian (or other concerned) businesspeople can change the world. But there are people (and organizations) that have prevailed despite the threat these types of forces make. To make positive changes requires much more than good intentions. Imagination, wisdom, courage, faithfulness and some degree of trial and error are among what is required if these ideals are to be implemented and put into operation. If our work shares in God’s work, then the limits presented are surmountable.” (BCG, p. 162)

The authors discuss stewardship and sustainability of the environment and how to try to be wise stewards of the environment and its resources while not keeping the third world from developing and economic growth. Sometimes protecting the environment comes and the expense of someone’s livelihood and vice versa. (BCG, Chapter 9)

“Capitalism has been found only in the developing West, along with many other advancements in civilization that have been exclusive to the West such as rational chemistry, and science and Christianity influenced by Hellenism has been the source of all developed systematic philosophy and theology.” (PC, p. 2)

“Prosperity can be a reward to those who serve God well (Prov. 13:21), and even a poor man, if he works the ground that is given him, may ‘produce abundant food’ (Proverbs 13:23). It is a sign of a man’s goodness to ‘leave an inheritance for his grandchildren’ (Proverbs 13:22), but according to the contrast in the second half of that verse ‘a sinner’s wealth is stored up for the righteous.’ The distribution of providence is one thing and it continues. Houses and wealth are inherited from the Lord (Prov. 19:14). Calvin and his disciples took these biblical truisms and applied them to the evolving business and economic practices of their day.” (CC, p. 6)

“Entrepreneurial activity is an expression of creativity. God evidently did not intend for man to accept the creation and leave it merely in its native state – even though it was filled with beauty and perfection. He intended for man to enhance what was originally given. Adam Smith, a later economist raised in the very Calvinistic Scotland of his day, put it this way: ‘The property which every man has is in his own labor, as it is the original foundation of all other property, so it is the most sacred and inviolable.’” (CC, p. 11)

“The point is that God created wealth and gave humans the ability to manage and exchange currency. Rather than restricting humans to the barter or exchange of goods alone, we should recognize that the free flow of capital is actually an exercise in dominion. It is another way that the crown of God’s creation, humanity, can practice good stewardship over the rest of creation. The use of wealth to enrich the lives of our families and others is one way to glorify God. One cannot conclude from a study of scripture that wealth is inherently evil; instead it is a part of creation. While human envy, greed, and avarice may cast doubt upon the management of wealth, those covetous desires can also be oriented toward other things

that are not inherently evil. Calvin had a balanced enough view to understand that the Creator created even wealth. He saw that wealth, while it must never become an idol, can and should be used properly to comfort God's creatures." (CC, p. 49)

"For our times, we can also glean much about the right view of work if we explore Calvin's views on social welfare. Calvin and his colleagues thought that work should be required of all who received a subsidy." (CC, p. 63)

Regarding welfare systems and the modern treatment of the poor, there are many assumptions in play that Calvin might critique:

1. "First and foremost, modern welfare has been based on the concept that poverty can be eliminated. As we have noted above, however, the Bible is clear that the poor will always be with us. Furthermore, at no point in his ministry did Jesus advance an agenda of eliminating poverty." (CC, p. 137)
2. "A second assumption underlying the modern approach to poverty relief is that money is the key to defeating poverty." (p. 137) "The fact that the poor will always be present is not, however, a rationale to do nothing; rather, it is the realistic framework that contains a mosaic of effective strategies for poverty relief and charity." (p. 138)
3. "A third foundational assumption in the modern treatment and relief of poverty is that all men have a right to resources and freedom from want. One could speculate that this current belief is a mutation of two seemingly unrelated thoughts – the nature of man and the Marxist call to alleviate exploitation...Added to this presupposition was the belief that man is inherently good. The concept predates Calvin and, as set forth above, is in direct disagreement with his interpretation of Scripture and human nature." (p. 139)
4. "A supporting corollary to man's right to relief and a fourth foundational assumption of modern poverty relief is that man is not responsible for his plight...Under this model, in which society is viewed as being at fault, it is incumbent upon society to find solutions. Not only that, but if guilt is accepted and confessed, society has no right to ask the poor to modify their behavior. Like the ultimate enablers, relief workers smile approvingly at poor decisions and antisocial behavior. With no guilt, no shame, no pressure to work, and no compulsion to meet minimum standards of polite society (to say nothing of free food, shelter, medical care, and reading material), who would want to change? This is precisely the fourth assumption of modern macro views of poverty – that compassion does not require change or present accountability." (p. 143)
5. "The Fifth Assumption: The Devolution of Charity by Delegating to the State: From Scripture the hierarchy of relief is clear: let the family provide for widows and orphans first (1 Tim. 5:1-8); if no family is present then the church shall maintain them; and external bureaucratic methods of relief should be made available only as the last resort. This model was promulgated by Calvin and appears throughout sermons in the American Colonies until the early nineteenth century." (p. 144)

[Restating the assumptions Calvin would challenge] "Simply stated:

1. Poverty can be eliminated.
2. Man has a right to sustenance.
3. Man is not responsible for his economic plight.
4. Compassion does not require accountability and change.
5. Government is the institution best suited to lead poverty-relief efforts" (p. 146)

"When it came to economics, there were two main ways that they would do this [i.e. be a holy nation]. One was to make sure that their society was fair – that when people made exchanges, they did so without engaging in fraud or cheating each other. For example, the law mandated, that the scales that would weigh out measures of goods were accurate, so that when someone bought a 'pound' of something, they could be sure they got a pound's worth. The law assumed that individuals could legitimately own and accumulate property and belongings, since laws prohibiting theft and fraud only make sense if there is

something like private property accepted. But the law also makes it clear that God is the ultimate owner of everything. These two notions are not inconsistent. The Bible affirms that God owns all and that private owners are caretakers or tenants of His creation. God's essential ownership does not call for a radical redistribution of income, but it does obligate private owners to hold their possessions loosely...The second way God's people would be a 'holy nation' in economics was to ensure that the poor were cared for properly. It was assumed that people were responsible for taking care of themselves and their families, and from there, the focus in the OT law was on how to provide for those who could not provide for themselves. This distinction between capability and incapability provided the very definition of 'the poor.' In chapter 6 we'll see how some modern-day economic policy doesn't expect capable individuals to take care of themselves, and in some cases shouldn't be held responsible for their own choices, a striking contrast to this historic Judeo-Christian teaching." (VC, p. 26-27)

The wisdom of the principles put forward in the OT regarding economics is still applicable for today. The way it was applied is specific to its time and type of government (theocracy) and is not normative for us today. Still, the wisdom and principles continue to apply. (VC, p. 29)

Proverbs strengthens the distinction made in the OT law between those who were capable and incapable of sustaining themselves. This is the distinction that defined the poor. Those who are lazy will not glean the benefits of those who work. That is a natural and reliable consequence. (VC, p. 30-31)

"When the prophets come on the scene, the emphasis is back to taking care of the poor." (VC, p. 31)
Amos, Micah and Habakkuk spoke about the injustice of the exploitation of the poor. (p. 32)

"As in the Old Testament, self-support was assumed in the early church. Self-interest was not condemned, but affirmed, and balanced by concern for the interest of others. The responsibility for providing for your own needs and the needs of your family was taken very seriously." (VC, p. 35)

"The apostle Paul encourages a life of diligence in order to provide for self and family, and cautioned those who were not willing to work, when he said, 'Those unwilling to work will not get to eat.' What he meant by this is that if someone is not willing to work, he or she does not have any claim on the generosity of others. Paul modeled such a life of self-support, even while he was busy establishing churches, so that he would not be a financial burden on the community. He strongly commands idle people to 'settle down and earn the bread they eat.' He states this even more strongly when he counsels his understudy Timothy that 'anyone who does not provide for his relatives, especially for his immediate family... has denied the faith.' This kind of personal responsibility for self-support is consistent throughout the Bible, while making room for generosity and provision for those who cannot care for themselves." (VC, p. 35)

Because of Jesus, slavery "underwent a moral criticism." (PP, p. 34-35)

After early modernity, "higher and lower classes approached each other more freely on a more equal footing." An attempt was made for different classes to interact and be more equal and fair with each other, but it didn't take, and the proletariat was again stifled when trying to flourish. (PP, p. 35-36)

The French Revolution supported a system that workers should be "tools." This facilitated the giant gap between the rich and the poor. (PP, p. 40)

The author debunks the idea that the rich get richer and the poor get poorer ("a dictum of Barbara Ward's"). This idea does not seem "to match the historical record. Under market economics, the historical

record shows unprecedented gains in real incomes for the poor.” (SDC, p. 109) So helping each other in the market place helps the poor.

“A society in which all have identical incomes is not necessarily a just society.” (SDC, p. 123)

“It is a mistake to base one’s hopes for happiness upon the enforcement of security and equality.” (SDC, p. 124)

“But the United States is not stricken weak with poverty. Its system has been productive beyond compare.” (SDC, p. 358)

The Bible wants society to be better on the whole by helping the poor: “In the Holiness Code the harvest leftovers are reserved for the poor and the resident alien, whereas in Deuteronomy they are for the resident alien, orphan, and widow.” (TFO, p. 236-238)

“If you lend money to my people, to one of the poor among you, you shall not be like a moneylender: you shall not charge him interest” (Exodus 22:25, Leviticus 25:35-38, Deut. 23:19-20). (TFO, p. 257-259)

“Lending at interest is forbidden in the Bible because it tends to increase the poverty of the poor and the wealth of the rich.” (TFO, p. 265)

“Overall, a healthy economy is one which facilitates the welfare of both creditors and debtors, and many societies have laws to this end.” (TFO, p. 266)

In spite of the church ignoring business or viewing it in a negative light, being in business is a legitimate call from God that doesn’t just have instrumental value, but essential value in its own right and can be used by God to accomplish His will in the world. (WBM, p. 14-21). The author offers extensive reflections on the image of God (Chapter 1) to argue that the purpose of business is to fulfill a stewardship or trustee role before God by providing goods and services that enable human flourishing, and to also provide opportunities for people to participate in creative and meaningful work (p. 38-48). Business’ function in society is to create wealth and provide for meaningful and creative work (41-43). This view contrasts with both profit-maximization and “stakeholder” models of the purpose of business (p. 42-46). The rest of the book outlines what this means for business practically, interacting with scripture.

Stewardship and what we leave to future generations

God created people to steward the world and through this responsibility we must act ethically for the betterment of those around us, including future generations. (FCC, p. xxiv)

We have a responsibility to think about the economic health of future generations. (FCC, p. 65)

The execution of the rebellious son in Deut. 21:18-21 is an informative case study about the seriousness of the responsibility Israel had to take care of the family and future generations because family was the central economic unit. (OTE, p. 310-312)

In the U.S., the birth rate is directly tied to the strength of the economy. The choice to have kids is because people choose to love them. This giving principle of love is tied to frequency of religious worship. Fulfilling the Genesis mandate to multiply directs economic thinking to future generations. (RE, p. 238-243)

Noah's work saved himself, his family, and his future descendants. (Gen. 9) (SSB, p. 12-13)

David ensured that his son, Solomon, was established. (1 Chron. 23-27) (SSB, p. 508-516)

Take care of your descendants. (Prov. 13:22) (SSB, p. 802)

Christians have a responsibility to care for their families and neighbors. (Ob. 5-14) (SSB, p. 1165)

Both individuals and corporations should work with future generations in mind (II Tim. 1:5, 8, 13; 2:2; 3:10-11a, 14-15a). We have a responsibility to be faithful and diligent in our work and to leave a good legacy. This also applies to organizations, which "have a duty...to ask whether their operations are shifting liabilities to future generations." (TOW, "2 Timothy - Encouragement for a Faithful Worker")

Element 2

Economies flourish when people have integrity and trust each other.

Integrity and economic flourishing

Christians must engage the world with integrity because the good of all is a primary concern for believers. (CIV, p. 37)

True freedom cannot exist without virtue and productive societies cannot exist without the freedom to create. (FCC, p. 18)

People seeking selfishness undermine integrity in business goals and practices. Economics concerned with virtuous practice will necessarily involve tension between the ideal and the imperfections of people. (FCC, p. 41)

Living the future now in the identity of Christ affords people the confidence to operate with integrity in their work. (FCC, p. 75)

The economy is built on laws and trust established by virtue. Economic success depends on the free expression of virtue considering the good of others and the exchange of value. (FCC, p. 75-76)

“Scripture teaches that honest weights and measures are to be used in financial transactions so neither business nor consumers would defraud one another (Lev. 19:35-36; Deut 25:13-16; Prov. 11:1)” (FF, p. 5)

Adam Smith believed that economies could flourish only if moral business was the norm. Moral business consists of honesty in advertising, integrity in business, fair treatment of employees, and other standards reflecting a moral approach to business. (FF, p. 100)

Smith believed that the economic system must be operated by a “general systemic commitment to moral values and integrity.” (FF, p. 101)

In a free market where people operate with integrity, trade and exchange of services leads to the benefit of all. (FF, p. 116)

Integrity cannot be separated from the Christian life, and this is sorely needed in a world where trust plays such a crucial role in the economy. (HGM, p. 35)

Lack of integrity possibly comes from a feeling of inadequacy, like something is existentially amiss. More often than not dishonest dealings come from fear, jealousy, greed, etc. Lack of integrity is an issue of the soul and regulations help protect people from others and themselves, but they have no power to meaningfully transform the individual. (HGM, p. 37)

The *Didache* warns against those who pose as needy. Working and being willing to learn to work speaks to the integrity of those in need. (MFC, p. 46)

The preservation of integrity was key to the economy of Israel and this is reflected in the laws concerning just weights and measurements (Lev. 19:35-36) (OTE, p. 166)

The socio-economic ethics of the OT speaks of inclusion of the needy present in society by ensuring they are cared for, helped, and given shares in the economy. (OTE, p. 195)

Aquinas was concerned with the governing morality of exchanges (OMB, p. 163-168)

Islam sets standards for financial dealings because it understands that economy must be based on truth and integrity. (OMB, p. 361)

Justice in exchange is crucial for market economics. (OMB, p. 599-600)

Moral sentiment is at the root of accounting. (OMB, p. 642)

Exodus 22-23:9 established goodwill and integrity. (SSB, p. 95-98)

Integrity is important in business dealings. (Lev. 6:1-7) (SSB, p. 127-128)

The 10 Commandments represent a system of laws governing a society which would help foster value-creating work and living. Prohibition of covetousness and maintaining family unit was central Israelite economic system. (Ex. 20:1-7; Deut. 5:1-22) (SSB, p. 94 and 220)

Justice is to be present in the land and exercised locally. (Deut. 16:20) (SSB, p. 236)

Weights and measurements must be just for an economy to function. (Deut. 25: 13-16) (SSB, p. 249)

Integrity in economics is important to God. (Prov. 11:11; 16: 11) (SSB, p. 798; 807)

Economic justice flows from a righteous heart. (Ez. 45: 7-12) (SSB, p. 1095)

The author appeals to numerous Scriptures (Amos 2:6; Deut. 25:13-16; Lev. 19:35-37; I Kings 21:1-3,16,19) to reveal God's rejection of and the negative economic effects of fraud and coercion (BE, p. 71-76), and follows this with the importance of faithfulness to covenants and contracts (Matt. 5:37) (p. 76-77). Inflation is caused by governments inflating the money supply, and as such is a stealth means of stealing, like the fraudulent use of false weights and measures in the Old Testament. As such, inflation is a violation of God's laws and therefore an invitation to the judgment of God (p. 114-115). The use of cheaper metals in coin production is a further example of dishonesty by government, and hence something that cannot escape God's "eye and judgment" (p. 115). The author interprets Isaiah 1:21-23, which includes the statement, "Your silver has become dross," as the devaluation of coinage because of inflation (p. 115-116), and also indicts the Carter administration for inflationary policies that were "immoral" (p. 116). Chapter 9, "Poverty," stresses the need for integrity in interpersonal relations if society is to flourish. The author cites Old Testament prohibitions against corruption and oppression, as well as Old and New Testament commands to help the poor and widows and orphans (Ex. 22:22-24; 23:3,6ff; Lev. 19:15,35; Deut 24:17,19; 27:19; James 1:27; I Tim 5:3, 10). He also mentions biblical teaching on causes of poverty, such as slothfulness (Prov. 6:6; II Thess. 3:10), calamity (Job, Matt. 5:45; 25:31-46), exploitation and personal sacrifice (and includes sacrifices made by Martin Luther in this latter category) (p. 137-141)

The author references "You shall not steal" (Ex. 20:15) when affirming the validity of personal ownership of possessions. (BGG, p. 19)

God will be pleased when we treat each other fairly in business transactions. (BGG, p. 32)

We are to be fair with fellow traders: Lev. 25:14. Both the buyer and the seller can do right in transactions: Gen. 41:57, Lev. 19:35-36, Deut. 25:13-16, Prov. 11:26, 31:16, Jer. 32:25, 42-44. (BGG, p. 35)

The author stresses God's wish for us to treat each other fairly in trade: Matt. 7:12. (BGG, p. 37)

Money is a means to promote fairness in trade and also shows that when properly used, it is based on the idea that all money is God's: Hag. 2:8. (BGG, p. 49)

The world of market competition will be a better place when there is justice and fairness: this includes giving greater rewards for better work. (BGG, p. 65)

Government has a role to play in the economy to "ensure fair play by the rules," and the current financial crisis comes because "rules, regulations, and common sense" were not properly implemented; banks also failed to follow "good banking sense." (EP, p. 2)

Communism and Marxism don't work because they are fraught with corruption, stifling of human creativity, and abusive of individual human rights. (GW, p. 66)

"The 1970s gave birth to the modern feminist movement, which confronted corporations with women's rights to equal pay and equal opportunity to compete for jobs and positions historically thought suitable only for men." (GW, p. 149-150)

Martin Luther's "Trade and Usury" argues against the prevailing business rule of that day, which says that a businessman can sell his goods for as high a profit as he can. Instead, since selling is an act of service to your neighbor, Luther says that tradesmen should only sell at a price that is right and fair. (C, p. 215-216) The best way to achieve the fairest price for goods is for the authorities to appoint men to

determine the price that would give the tradesmen adequate livings; if this option is not feasible, letting the market determine the prices is the second-best option. (p. 216)

Stephen Barton, in his essay in “Money Matters,” uses the Sermon on the Mount and the teaching on wealth in Mathew 6:19-34 to argue that the Gospel of Matthew is fundamentally concerned with personal and communal integrity and that the improper use of wealth threatens this integrity. (EE, p. 42-44)

Lactantius argues that humankind was created for sharing through compassion. God gave humans protection through mutual support of each other, and those who do not do works of mercy do not have a right to the benefits of human society. (FW, p. 138-140)

Lactantius argues that justice has two components: piety and equity. Equity requires that all people are equally matched. According to Lactantius, this “solidarity with the oppressed” meant liberal almsgiving, not that the rich had to become like the poor. (FW, p. 138-139)

During the fourth century in North Africa, the Christian sect of Donatism attacked the official catholic church because the taxing of the poor and middle classes was enormously high, yet the catholic church enjoyed more and more exemptions from Constantine in Rome. The Donatists believed the catholic church was valuing possessions above their souls. (FW, p. 160)

Proverbs 10:3 and 22:4 say that righteousness and humility are important for acquiring possession and avoiding losing them. (NPR, p. 63)

Ezekiel 22:29, Micah 2:2, and Amos 5:11-12 show that one of the main categories of the OT prophets’ denunciations against Israel was their use of extortion, robbery, and oppression of the poor in order to accumulate more and more wealth. (NPR, p. 73)

The basis of loans in the Old Testament was the benefit of the borrower, not the lender. Thus, loans today (and many other business practices) should be done for the sake of the borrower, and the lender should not seek to repossess the borrower’s sureties, even when they have the legal right to do so. (TOW, “The Righteous Man Does Not Oppress. But Restores to the Debtor His Pledge (Ezek 18:5, 7)”)

God judged Israel’s leaders because they “pursued wealth and status at the expense of the marginalized and the poor.” God also judges nations, corporations, and individuals today who take advantage of others for personal gain. Instead, God calls us to help and support the poor. (TOW, “Exploitation and Marginalization (Isaiah 3ff.)”)

Idleness was a problem at Thessalonica for three reasons: (1) many people believed that since the kingdom of God was at hand, that work did not matter anymore; (2) many people gave up their day jobs in order to preach the gospel; and (3) some became dependent upon the charity of the church because they preferred the patronage social system over working hard. Regardless, all three of these reasons falsely assume that “Christ’s coming into the world has radically diminished the value of everyday labor.” Paul, however, contends that responsible Christians embrace work – if someone can work, they should work. (TOW, “Faithful Work (1 Thess. 4:9-12, 2 Thess. 3:6-16)”)

Both individuals and corporations should work with future generations in mind (II Tim. 1:5, 8, 13; 2:2; 3:10-11a, 14-15a). We have a responsibility to be faithful and diligent in our work and to leave a good legacy. This also applies to organizations, which “have a duty...to ask whether their operations are shifting liabilities to future generations.” (TOW, “2 Timothy - Encouragement for a Faithful Worker”)

Sin has an effect on the nature of work for humans, and work is not always as transformational as it could be because of different temptations: “Sin alienates humans from work and the process of work; people feel that they are simply cogs in a corporate machine. It brings a sense of frustration to work; many feel their hard work amounts to little. And it corrupts work, introducing work that is degrading and dehumanizing, and it tarnishes the image of God in human beings. Sin also brings ethical dilemmas and temptations to cut corners to the workplace (see chap. 6). Sin brought about industries and businesses that contribute nothing to the common good. Because of sin work becomes a mixed blessing; its beneficial aspects are combined with significant social and personal costs. Sin tarnishes all the positive elements of God’s original design for work. Sin can turn work from being transformational service (to God and others) into self-service.” (BCG, p. 55)

“We strongly affirm that work can and does still reflect God’s original design – as transformational service. We have made the general claim that God ordained work as having great value. Not all work is good, nor is all work of value to God. We are making a *prima facie* case for value of work as service to God.” (BCG, p. 63)

“Good business actually requires not just trust but some other important virtues. Hard work, diligence, thrift, initiative, creativity, promise keeping and truthfulness are just a few other virtues that are at the root of successful individuals and companies. As we pointed out in chapter 3, business actually encourages these virtues, and for long-run success they are generally considered very helpful character traits for which employers are always on the lookout. Of course, the converse is also true. Business can encourage greed too.” (BCG, p. 173)

“Character plays an important role in ethics. We must be willing to make decisions that impact our self-interest in order to do what is right. Many ethical issues are actually temptations in which there is a conflict between our self-interest and a moral or biblical principle. Over the long run, having integrity will make us better businesspeople, but more importantly, it will make us a better person. God requires integrity in the workplace not because it’s profitable but because it’s right and honors him. Since our work is our altar, our place of service to God, having integrity is not negotiable.” (BCG, p. 188)

“However, structures (organizations and economic systems) also curtail our choices, place us into ‘moral binds’ or provide enabling environments to move in positive directions. Organizations need to take steps to unstuck the deck and encourage ethical behavior. Better economic conditions around the globe would do much to relax some of the causes of the dilemmas in the scenarios that opened this chapter (e.g. undocumented workers, bribery). Perhaps long-term orientations in markets would release accountants from feeling so much pressure to make the short-term picture look better than what it is. In addition to spiritual renewal on the individual level, serious attention must be paid to transforming business institutions and the global economic system so they too reflect all that God has intended them to be.” (BCG, p. 189)

Virtues are intended to be part of the success of capitalism. Not only is capitalism designed to incentivize looking out for the welfare of others and treating them with dignity, it cannot even operate apart from virtues such as integrity and trust. Countries that are known as corrupt do not have a good chance of adopting capitalism with success, because investment is based on trust and integrity. (VC)

Examples of man’s shortcomings are used to illustrate how the world could be better: falling into error, egoism, and crime. Without such sins, “the development of human society would always follow its course peacefully...to a happy condition.” (PP, p. 23)

James 5:1-4 condemns fraud that keeps poor people poor. (PP)

The functioning of the marketplace requires virtue. (SDC, p. 68 & 84)

Two ways to defeat sin in the political economy: “One is to convert individual hearts. The other is to construct a system which imposes virtue by force.” (SDC, p. 88)

“A society in which all have identical incomes is not necessarily a just society.” (SDC, p. 123)

Relevant verses from “The Word and Life Study Bible”

II John 7-11 – deceivers will take away what others have worked hard to attain

Romans 13:8 – owe no one anything

Eph. 4:28 – thieves should labor and work honestly

James 2:6 – be fair with the poor

“Overall, a healthy economy is one which facilitates the welfare of both creditors and debtors, and many societies have laws to this end.” (TFO, p. 266)

Old Testament prescriptions against faulty scales (Prov. 11:1) and New Testament admonitions of paying workers their due (Luke 10:7) are examples of biblical teaching requiring fair dealings in business. (WBM, p. 25)

Unfortunately, most Christian business ethics texts lack any recommendation to seek God in prayer regarding what to do when facing ethical dilemmas. (WBM, p. 58)



Trust and economic flourishing

Economic function fails where there is no trust. (CIV, p. 22)

The economy is a social expression and society cannot exist without relational imperatives which allow communication between parties. The Bible affirms trust and mutual respect are integral for communication and exchange to take place in social relations. (Proverbs 10:2; 11:1; 13:11; 20:10; 23:10-11) (FCC, p. 24)

Legal and regulatory functions of governments can never create integrity if the individuals involved in the economy lack a desire to engage in ethical business practices. Regulations do not equate to integrity. Economies flourish when people trust each other. (HGM, p. 35)

The author cites a study where the importance of trust in governmental structures and the health of nations are highlighted. The study states that people trust others less now than forty years ago. (HGM, p. 38)

A key aspect of building trust in a society is the protection and provision of law and order, proper authority, and justice. (HGM, p. 104)

The commandment of the Lord to love one another bonds individuals together in community. (MFC, p. 119-120)

No social analysis is complete which does not consider the metaphysical-moral presuppositions of society. Economics operates within society and programs must operate within these structures. (OMB, p 111-112)

Justice fosters the goodwill and trust necessary for a flourishing society. (OMB, p. 119-121)

Communicative justice operates only in a society which has integrity and trust. (OMB, p. 162)

Aquinas was concerned with the governing morality of exchanges (OMB, p. 163-168)

Covenantal approaches to business dealing highlight the need for mutual positive regard for the purpose and vocations of those involved. (OMB, p. 520)

Accounting rests on trust and trust in accounting facilitates productive business. (OMB, p. 641)

A social framework of cohesion is necessary of economic exchange. (OMB, p. 937)

God started establishing codified rules for a society. This society was preparing for economy with a cultic practice as its identifying center. The helped create social cohesion. (Ex 12:43-13:14) (SSB, p. 83-84)

Deceit leads to injustice and oppression. (Ps. 5: 1-12) (SSB, p. 662)

The author suggests that when you give money away you trust others with it and trusting that God will provide for you as well (p. 21)

Employer and employee both benefit when the relationship is a loving one. (BGG, p. 33)

The parable of the workers in the vineyard (Matt. 20:1-16) illustrates that “in our economic life, promises are the basis of all of our dealings; they are called contracts” (EP, p. 57)

The parable of the great banquet (Luke 14:15-24) connects to the fact that knowing and trusting whom you do business with is at the core of business and finance. He also thinks enjoying meals together enhance much of life, especially economic and charitable activities. (EP, Chapter 13)

Pope Leo XIII’s “Rerum Novarum” argues that economies can only properly function if both the working class and the wealthy class are just and fulfill their obligations towards each other. (C, p. 364-365)

Virtues such as integrity and trust are necessary for good business. Even the shrewd businessperson who lies or does not have the utmost integrity is only able to advance that way based in the assumed trust of other people. Real trust and integrity is necessary for good business. The countries with the highest amount of corruption are the ones where the economy cannot be strong and no investors seriously consider it. (BCG)

[Referring to the questions brought up in Charles Handy’s Harvard Business Review article, “What’s a Business For?”] “Based on the trust and truth telling needed to nurture and sustain a productive economic system, and the lack of it displayed in corporate accounting scandals at the turn of the millennium, Handy believes the question is one that must be considered in all earnestness. Handy could have written his article at several junctures during the past several decades, and it would have had the same degree of

resonance. Put in slightly different terms, what he is asking for is a ‘new story’ of business because the current one is fracturing under the weight of its own shortcomings.” (BCG, p. 28)

“But in the general public, when people talk about the connection between good ethics and good business, what they mean by good business is profitability... In the long term, things may be different – there is a closer connection between integrity and financial advantage (but still not a perfect one). The reason for this is that integrity builds trust, and trustworthiness is a critical component in building a successful business over time. Some people will go out of their way and sometimes even pay higher prices to do business with people they trust. And more important, they frequently go to great lengths to avoid doing business with people they don’t trust. This is even truer when the service being provided involves a high level of trust in the provider, when it’s something that the average person knows little about, like car repair, plumbing, investments, medicine and the law. It is also especially true of businesses that are dependent on repeat customers.” (BCG, p. 172)

“One of the great myths of the business world is that greed is the engine of our economic system. Adam Smith, the ideological founder of capitalism, never said that ‘greed is good.’ He held that enlightened self-interest (not the same as greed) is the engine of capitalism, and that the free market would never work unless the individual participants has the moral values necessary to restrain their self-interest. For Smith, those values came from what he called the social passions, namely, justice and compassion, which reflected a moral consensus that could be seen as a holdover of Judeo-Christian morality. Greed run amok will alienate most of the parties that are necessary to build a lasting business, such as suppliers, employees, customers and partners (see chap. 3).” (BCG, p. 172-173)

“The reality is that trust is the engine of our economic system. Without trust, business relationships don’t happen and the costs of doing business increase astronomically. Think about all the daily transactions that are premised on trust. Literally millions of them occur daily. Every time someone buys something on credit, trust is assumed. Every time we go to work, we trust that we will get paid. The reason that e-commerce has taken off in the past few years is that more people trust that their personal and financial information will not be misused. Think about how expensive it is to do business in cultures where interpersonal trust is low. It is not an accident that countries and cultures where this is the case have great difficulty attracting investment.” (BCG, p. 172)

The author quotes Weber: “capitalistic economic action...rests on the expectation of profit by the utilization of opportunities for exchange.” (SDC, p. 42)

Often (but not always) ethical behavior that builds trust with associates and clients tends to go hand in hand with business success. (WBM, p. 118-119, 141) A stewardship approach to businesses, practicing God’s ethical values and seeing business’s primary purpose of aligning itself to God’s purposes by serving its customers and employees (as opposed to maximizing profits), more often than not makes such businesses highly competitive - and even industry leaders. (p. 180-185)

Element 3

In general, people flourish when they take responsibility for their own economic success by doing work that serves others and makes the world better.

Personal responsibility for economic success

Institutions alone can never provide for human development. Human development is a vocation and must be entered into voluntarily in order to be true progress. (CIV, p. 6)

“Only when it is free can development be integrally human; only in a climate of responsible freedom can it grow in a satisfactory manner.” (CIV, p. 9)

The common good of humanity takes must account of economic realities as they relate to social realities. (CIV, p. 22)

Helping people become responsible and helping structure society so as to promote access to success when people take responsibility for their development is the key to the well-being of society. (CIV, p. 37)

Understanding the manifold ways in which God brings about reconciliation compels people to take the responsibility to rely on the Holy Spirit in every sphere of life. (FCC, p. xviii)

The Bible affirms that people must take responsibility for their own economic success. (Proverbs 6:6-11; 10:4; 12:24; 27; 13:4; 14:23; 19:15) (FCC, p. 24)

Spiritual leaders have a responsibility to empower and release people to take responsibility for their lives in the Spirit. (FCC, p. 85)

All are equal in the eyes of the Lord regarding possessions. Understanding this frees people, wealthy and poor, to exercise responsibility to distribute what they have to those in need. (FF, p. 43)

Being rich necessitates the person learn how to be successful in their vocation of wise distribution of their wealth. (MFC, p. 142-143)

Being a good steward is not necessarily selling personal property, but sharing of profit. Charity is not communism, but charity is responsible giving to those in need. (MFC, p. 145)

There is nothing wrong with desiring to take responsibility for the provision of relatives. (MFC, p. 206)

Justice in economics blends compassion with responsible action to help others. (OTE, p. 167)

The socio-economic ethics of the OT speaks of inclusion of the needy present in society by ensuring they are cared for, helped, and given shares in the economy. (OTE, p. 195)

The Decalogue gave Israel responsibility as she walked in gratitude for God's grace. (OTE, p. 262)

Ezekiel's explanation of a righteous person included more than prohibitions against doing evil. Doing well is celebrated. People have a responsibility to work for the betterment of the world. (OTE, p. 373-374)

Individuals are called to express their unique roles in God's plan and take part in shaping society to reflect God's provision. (OMB, p. 14)

The parables of Matthew present readers with a view that justice is more than distributive. Matthew focuses on the responsibility of people wisely use the gifts they have been given. (OMB, p. 82)

Wealthy people are to be concerned with modest living, provision for others, and active involvement in community development through use of their resources and talents. (OMB, p. 295)

Human freedom consists of the ability to pursue the development of one's own talents and understand that such resources are God-given responsibilities. (OMB, p. 309)

The Noble Path insists that wealth is not to be praised or blamed but the manner in which it is attained. (OMB, p. 386)

Confucianism operates with the understanding that people have a responsibility to personal development. (OMB, 409-411)

Humans are responsible for the talents God has blessed them with. They are to contribute to the common good of society. (OMB, p. 476)

The responsibility of persons and families to produce and provide for themselves and others must not be impeded. (RE, p. 122-123)

Fighting the allure of consumerism starts by focusing on being more rather than having more. (SSB, p. 269)

Care for the needy, be diligent in business so as to be profitable, and help others. (Prov. 31) (SSB, p. 831)

Societies must invest in the development of responsible individuals. (Lam. 4:3-4) (SSB, p. 1039)

Profiles of just stewards who took responsibility to live modestly and seek the best for others. (SSB, p. 1106)

Seeking the Kingdom of Heaven includes taking responsibility and imitating God. This leads to helping others. (Matt. 6: 33-34) (SSB, p. 1243)

Tent making shows a responsibility to carry on in ministry no matter the cost. (SSB, p. 1434)

Russell Conwell wrote, "I say you ought to be rich; you have no right to be poor...get rich by honorable and Christian methods." (GW, p. 35)

Christine de Pisan's "The Treasure of the City of Ladies," written in 1405, gives advice to women of various social standings. She exhorts the wives of the tradesmen to learn their husbands' trades, so that they may assist in decision-making and running the business. She also says that they should give their children some trade training, which would be "a great possession." (C, p. 186-187)

"Directions about Our Labor and Callings" by Richard Baxter (1615-1691) argues that labor is necessary for all that are able because (1) God has commanded it; (2) action is the end of our powers; (3) God sustains us for action; (4) God is most served by action; (5) public welfare is more valuable than our own; (6) labor preserves the mind; (7) labor is necessary for health; (8) labor keeps us from sins such as vanity, sloth, etc.; (9) labor disciplines the body; and (10) labor is how God has ordained we should get our daily bread (C, p. 280-281)

"A Serious Call to a Devout and Holy Life" by William Law (1686-1761) argues that men may differ in their employments but all are meant to serve God and glorify Him in it. All things belong to God, so all must be used for God's glory in a spirit of piety (C, p. 304-306). Law argues that by devoting their trade to God, businessmen will no longer idolize worldly treasures, and will stop separating their Christian religion from their business (p. 309-310)

Pope Leo XIII's "Rerum Novarum" argues that working is the proper and necessary way by which a man supports his life and his family's. (C, p. 369)

In the essay "Zacchaeus's Half: Ascetical Economy in the Syriac Book of Steps," Robert Kitchen discusses the economic picture given in "The Book of Steps," written by the leader of a Christian ascetical community in the mid- to late fourth century in the Adiabene region. Within the community, two levels of Christians are distinguished: (1) the Perfect, who are celibate and have renounced all possessions, who "pray unceasingly, teach, mediate conflicts in their wandering lifestyle, and pointedly do not do work;" and the Upright, who "live in the town or village, are married, have secular jobs, and possess property and income by which they support the Perfect ones and perform traditional acts of charity to the poor and sick." (EE, p. 283) Kitchen notes that in the beginning of "The Book of Steps," "the author promotes the Perfect way of life as the model and goal for all Christians eventually to attain, but, disappointed and perhaps disillusioned in their failings, the author shifts at the end of the discourses to favor and encourage the Upright, who, except for their non-celibacy, have shown more evidence of the fully lived Christian life" (p. 283). Kitchen notes that "The Book of Steps" asserts that God gave the

Upright the responsibility of providing for the Perfect. It is required of the Upright for their salvation for them to work and provide for the Perfect. However, “by being involved with worldly affairs, especially money, possessions, and their business dealings, the Upright are contaminated and inhibited from attaining the higher levels of the kingdom of heaven. The author has an exalted conception of the Perfect life and does not seem aware of the irony that it is only by the ‘giving and taking’ of the Upright that the Perfect can ever hope to live their irenic lifestyle.” (p. 288) The Perfect are not to work because they are like angels since they are “worthy of the resurrection.” Therefore, the Perfect should do imitate the angels by preaching God’s word and not being concerned about food or clothing since the angels are not concerned about such things. (p. 290) “The Perfect are summoned to actualize Jesus’ commandment to live in the world but not be of the world by delineating a clear boundary between physical and spiritual ministries. They do not participate in the economy except as passive consumers of the labor of others” (p. 291). Kitchen notes that the author also justifies the Perfect’s exemption from work based on the Adam and Eve in the Garden. The author overlooks God’s command to them to keep the Garden in Genesis 2:15 and, instead, argues that “work is assigned to the banished couple as the consequence of their disobedience and inappropriate aspirations to divinity (Gen 3:17-19).” (p. 293) In discussing the story of Zacchaeus, the author of “The Book of Steps” states, “Zacchaeus said, ‘Everyone whom I have cheated I will repay four-fold, and half of my wealth only I will give to the poor.’ ...he did not say to our Lord, ‘I will abandon everything I have’” (p. 300). Kitchen argues that the insertion of “only” into the text is intentional and with it “the author shifts the focus away from Zacchaeus’s sinful extortions of the citizenry through his tax collecting to the more narrow issue of how he uses his money and possessions...The author continues, however, to call his Upright to a higher renunciation. Zacchaeus is just the minimum.” (p. 300-301) However, Kitchen notes that at the end of “The Book of Steps” the author discusses the story of Abraham, recognizing that he “does not fit the typical model of the ascetic Christian,” since he was married and has much wealth. Yet the author calls him the archetype for all Christians. The author seems to recognize that staying in the world is the more difficult route, and more spiritually beneficial (p. 301-303)

The author argues that core of Jesus’ and his early followers’ preaching was on the Kingdom of God, and the Kingdom has a strong economic and socioeconomic component. The Kingdom included a need for economic justice, and the “great reversal” statements (Matt. 19:30; 20:16; Mark 10:31; and Luke 6:20b-21, 24-25; 13:30) are evidence that those who are poor and oppressed will be first in the Kingdom. The story of the rich young ruler from the synoptic gospels (Matt. 19:16-29; Mark 10:17-30; Luke 18:18-30) depicts the need for “radical renunciation,” which demands that the rich and powerful join the ranks of the least and actually become poor with them (FW, p. 75-77)

The book of Luke is the “Gospel to the prosperous” and that it emphasizes the importance of voluntarily-chosen poverty and renunciation as virtues. (FW, p. 78-79)

The author argues that Acts 2:44-45 and 4:32-35 show that the early church operated on a principle of commonality, by which the rich and fortunate voluntarily relinquished their property – for the sake of the needy, not for the sake of some abstract notion of unity nor a principle of purity and renunciation. The sharing depended both on the needs of the poor and on the free will of the fortunate (FW, p. 82), but it was governed by the needs of the poor. (p. 84) The early Christians’ sharing also challenged the traditional understanding of private property. (p. 82-84) The Roman view of property placed utmost importance upon protecting private property; “for Romans, ownership in the full sense included the right to use, to enjoy, and even to abuse one’s property...the right to leave one’s property to one’s heirs was also fundamental.” (p. 15) The main function of the Roman state, according to Cicero, was to protect private property. But Gonzalez argues that Cicero was not primarily concerned about the principle of private property as such, but instead about protecting the rich from losing their money (p. 16). He argues that the primary definition of *koinonía* (Acts 2:42) is a partnership, as in a common business venture, or sharing. It is more than just good spiritual feelings of fellowship; it is also a sharing of material goods. (p.

83) This principle of sharing is easily seen through Paul's emphasis on his collection for the poor in Jerusalem (Gal. 2:10 and I Cor. 16:1-4). II Cor. 8:20 shows that Paul expected this collection to be "liberal, abundant, or even lavish." (p. 85) II Cor. 8-9 shows that the goal of the giving was equality (cf. II Cor. 8:13-15, which quotes Exodus 16:16-18). "The Corinthians are to give because those in Jerusalem are in need. Thus, as in the case of the original commonality of goods in Acts 2 and 4, what controls the giving is the need of the poor." (p. 85-86) The book of I John adds additional support for the theme of *koinonía* (I John 1:3, 6-7) and concludes that passage with an exhortation to share (3:17-18). (p. 87) The author argues that the Christian church primarily flourishes economically when there is a sharing of material goods that meets all of the needs of the poor and creates a material equality amongst believers.

Many early Christian writers affirmed that *koinonía* meant sharing. The Didache, written around 70-140, affirms the commonality of goods and sharing based upon the needs of the poor. (FW, p. 93-94) "As in Acts, what is envisioned here is not the abolition of property, but its subordination to the claims of those in need." (p. 94) The Epistle of Barnabas, written around 135 and frequently quoted in antiquity, provides further evidence for this concept of *koinonía*, closely paralleling early chapters in the Didache about the commonality of goods. (p. 95) The Epistle to Diognetus, written around 117-138, also deals with *koinonía* and asserts that Christians are to imitate God's love and giving, contrasting these qualities with seeking to be powerful and rich. (p. 95-96) Justin, in his First Apology, also affirms the idea of sharing amongst Christians. (p. 102)

Tertullian described Christian sharing as "communicating," which is a literal translation of the Greek *koinonein* (FW, p. 121). He also adhered to the commonality of goods among believers; giving was voluntary but they are of a single mind so that they do not hesitate when sharing. (p. 120)

Hermas (bishop of Rome from 141 to 155) supported the idea that Christians are meant to share all material goods. Hermas lumps together the rich with those seek to be rich (i.e., businessmen), and argues



that riches keep people away from salvation for three reasons: (1) the concern over business diverts attention from the faith; (2) the rich and those in business keep the wrong company; and (3) riches and business involve a commitment to a city's social and economic order, and this commitment will take precedence over the faith in times of persecution. (FW, p. 97-98) Hermas specifically says that the rich cannot be useful to God unless their riches "are cut down." (p. 97)

Early Christians adhered to the idea that the poor are closer to God than the rich and that, in exchange for their material goods, the poor provide for the rich with special intercession and prayer. Because of this exchange, the existence of some who are poor and some who are rich "produces an ideal balance" (FW, p. 100). Hermas, for example, argues that the poor contribute to the body of believers by providing special prayers and piety. In exchange for the material goods that the rich provides to the poor, the rich expect to find reward with God because the poor are rich in intercession, which has great power with God (p. 100). Hermas' main point is to tell the rich that their wealth is fruitless unless they use it to help the poor, not to tell the poor that God has willed them to be poor. (p. 100)

The Egyptian monastic Pachomius at first advised other monastics to become self-sufficient and contribute the needs of others. However, he changed this philosophy to follow a communal property philosophy, which became the foundation for cenobitic monasticism. All things belonged to the group, not to any individual. (FW, p. 164)

The monastic teachings of poverty and commonality of goods were softened as monastic practices filtered into the institutional church in the fourth century. Such teachings merely became options. Most people chose the "normal" option of keeping their possessions and limiting their sharing to almsgiving. This led to the distinction between the commandments of Jesus, which everyone must follow, and the "counsels of perfection," which were only for the monastic life. The monastic community continued throughout the Middle Ages to call the church back to its "early call and ultimate vocation of *koinonía*." (FW, p. 166)

Proverbs shows that diligence, vigilance, and hard work are how one acquires possessions (6:10-11; 12:11; 14:23; 20:13; 21:5; 27:23-24). By contrast, a quickly gained inheritance is not appreciated as much (20:21). These are generalizations. (NPR)

God wants us to utilize our own "vigor" so that we may be "able to flourish and endure by the power with which [we have] been endowed by creation." (RD, p. 601)

People should be responsible for sustaining themselves and their own families. They need to be held responsible for being successful or at least self-sustaining economically. In a capitalistic system, there is room for everyone to create value and expand the total amount of wealth available, so people serve themselves and others by using their gifts and labor to become economically successful; we are not in a zero-sum economy where becoming rich is has a direct connection to another becoming poor. Becoming economically successful actually benefits those in poverty because in many cases it causes products and other technology to be more readily available to them. (VC)

Relevant verses from "The Word and Life Study Bible"

I Cor. 16:1-4 – save money

II Thess. 3:6-12 – command to work

Matt. 25:14-30 – it is good to be productive and invest

I Cor. 3:8-9 – each will receive wages according to their labor

Eph. 4:28 – work to be able to share

I Thess. 2:9 – support yourself so as to not burden others

Work that serves others

A biblical approach to economic activity incorporates the view that humanity was created to be stewards and socially ethical beings regarding work as beneficial to all. (FCC, p. xxviii)

Luther and other Reformers made no distinction between sacred and secular vocations. Every calling is a calling from God and this promoted business as holy work. This is in sharp contrast to the views of monks and monasteries where their true work was living a life simply devoted to God. The Reformation took the devotion outside the walls of the monasteries. Business became just as much a sacred calling as the priesthood. (FF, p. 17-18)

John Calvin's theology stressed the sacredness of work and each individual should take responsibility for their part in earning a wage. He believed that this is a proper response to living all of life devoted to God. The Puritans took up Calvin's teaching on work. (FF, p. 19)

Adam Smith promoted the development of technology, free trade, limited government control, and freedom of people to choose their own pursuits were the means to productive economy. (FF, p. 98-99)

We are made in the image of God, a creating God, and as a result our work means more than just a way to "get by." Work creates value for people and the overall wealth and wellness of society is impacted. (HGM, p. 6)

Wesleyan principles for good work include 1) being motivated by a serving compassionate spirit to benefit the world by carefully stewarding Creation and doing no harm to others, 2) seek to pursue work that creatively addresses the needs of society and finds ways to create value and make it accessible to as many as possible, and 3) pursuing work that promotes the creation of healthy communities which reflect the creative aspect of work bringing about justice, value, order, justice, and abundance. (HGM, p. 60-61)

Human identity needs responsible work in order to find purpose. (LE, p. 20)

Early Christians were taught to work for their keep and to engage in work that was congruent their faith. They understood that responsible work created value and viewed idleness as sin. (MFC, p. 34-35)

The Didache teaches that Christians must take responsibility for their own well-being through work and also help others. (MFC, p. 45)

The Jubilee was more than a charity. It provided families with the opportunity for self-reliance and contributions toward national flourishing. (OTE, p. 207)

The Lord calls people to use labor to provide for their families and the poor. (OMB, p. 41)

John Wesley taught that Christians are to 1. Gain all you can through honest industry and ingenuity 2. Save all you can and do not waste 3. Give all you can. These precepts are oriented around wise stewardship, generosity, responsibility, and love for neighbor. (OMB, p. 195-197)

Vocation is a responsibility to positively impact society. (OMB, p. 506)

People are at their best when they are serving others in their work. (SSB, p. 23)

Equitable distribution of resources does not mean less work for those with less. People are responsible for what they are entrusted with. (Num. 26:52-56) (SSB, p. 199)

People have a responsibility to work and to share. (1 Cor. 9: 9-12) (SSB, p. 1499)

Be responsible and work to be self-sufficient. (1 Thess. 4: 11-12) (SSB, p. 1572)

Christians must be hard-working in order to provide for their own needs and not drain resources. (2 Thess. 3: 6-14) (SSB, p. 1579)

Caring for others and working to provide for their needs is an aspect of a Christian life. (1 Tim. 5: 1-20) (SSB, p. 1587)

The author gives an example from when he was a teenager of how accepting responsibility to do work that served others increased his economic situation and made the world better. (BE, p. 47-48)

We are made to work the land: Gen. 1:28, Gen. 2:15. (BGG, p. 25)

God created us knowing that in the process of productive work we'd glorify him. (BGG, p. 27)

We are given God-given desires to accomplish, achieve, and solve problems. (BGG, p. 28)

You can love your neighbor by pursuing actions that advance not only our own welfare but also the welfare of others. (BGG, p. 38)

Luke 19:13 – The parable of the minas shows that we are expected to profit when we serve others. (BGG, p. 42)

Work has both intrinsic and extrinsic meaning and purpose. "Work has the larger role of serving greater societal purposes and needs." (GW, p. 135)

"A Treatise of the Vocations" by William Perkins (1558-1602), drawing off of Aristotelian philosophy, argues that God has ordained and disposed all callings to serve the final of end of bettering mankind. He distinguishes between the "general" calling of God (to live a Christian life), and God's "particular" callings (each man's different and particular calling; e.g., to be a minister, to be a father, etc.). Perkins briefly argues that the monastic life is "damnable," since they do not follow any particular callings and thus do not serve the betterment of society. (C, p. 262-267)

"Directions about Our Labor and Callings" by Richard Baxter (1615-1691) argues that all people who are able to labor should labor because God commands all of us to do all the good that we can to others. Thus, neither the monastic life of prayer and contemplation nor riches excludes someone from labor. Monasticism keeps people from doing the good that they should do. The rich have an even larger obligation to help because God has blessed them abundantly (C, p. 279-280)

"Christianity and the Social Crisis" by Walter Rauschenbusch (1861-1919) asserts that a man's work is how he expresses himself and his pride in it ranks just below human love, but the modern industry does not allow people to feel pride in their work. The work does not allow for development of gifts and skills,

and only provides wages as the motivation for work. He cites Jesus' parable of the hireling shepherd who flees and the owner who loves the sheep as support for his view (C, p. 378)

"Church Dogmatics" by Karl Barth argues that man can only find the ultimate necessity of work in Christianity. Work is valuable because God has commanded it and deemed it necessary; thus, all men must work for themselves, so that they have no needs from others. It is part of the essential service of a Christian to work (C, p. 436-439). He cites I Thess. 4 as an example showing that Christians must work to live. Barth argues that work prolongs life by the people being able to live for the proper ends and achieving them (p. 440-443)

In I and II Thessalonians, Paul clearly intends for all believers to earn their food through work, and to not become inappropriately dependent upon the charity of others. All who could work should work. I Thess. 4:12 shows Paul's goals for this command: (1) to not be a burden to the Christian community; and (2) to win the respect of non-believers as they "see previous recipients of 'welfare' turning into industrious and productive citizens." (NPR, p. 181) Christians today must ensure the genuinely needy do not suffer, and should ensure that as many people as possible work for their living. (NPR, 179-182)

Ecclesiastes gives us two insights into work: "1) an unvarnished account of work under the conditions of the Fall; and 2) a witness of hope in the darkest circumstances of work." Ecclesiastes acknowledges that work is hard and toilsome, yet we are meant to find joy and peace in all of the toil with which God blesses us. Ecclesiastes shows us that we can still find hope amidst the toil and sufferings of our work. (TOW, "Conclusions to Ecclesiastes")

Idleness was a problem at Thessalonica for three reasons: (1) many people believed that since the kingdom of God was at hand, that work did not matter anymore; (2) many people gave up their day jobs in order to preach the gospel; and (3) some became dependent upon the charity of the church because they preferred the patronage social system over working hard. Regardless, all three of these reasons falsely assume that "Christ's coming into the world has radically diminished the value of everyday labor." Paul, however, contends that responsible Christians embrace work – if someone can work, they should work. (TOW, "Faithful Work (1 Thess. 4:9-12, 2 Thess. 3:6-16)")

Work has more meaning and value because of the coming day of the Lord, and our work lasts into eternity (I Thess. 5:4-8, 11, 15). Paul's exhortation to respect those who work (I Thess. 5:12-13) applies to all workers, not only to those who instruct people in the faith. (TOW, "Working Faith, Finishing Up, and Keeping the Faith (1 Thess. 1:1-4:8; 4:13-5:28; 2 Thess. 1:1-2:17)")

The story of the paralytic man shows three things: "1) Work is intended to benefit those who can't support themselves through work, as well as those who can. 2) Faith and work are not separated as being and doing, but are integrated into action empowered by God. 3) Work done in faith cries out for a community of faith to support it." On the last point, the article emphasizes that Christians should labor together to care for people, as the friends of the paralytic man did in Mark 2. (TOW, "The Paralytic Man (Mark 2:1-12)")

Jesus' parable of the sheep and the goats shows we are meant to work so we can not only meet our needs and those of the people dependent upon us, but also so that we can have something to give to others in need. Any work that meets legitimate needs of other people is God-honoring. (TOW, "Sheep and Goats (Matthew 25:31-46)")

Non-church work has value "because it is a place where you can embody fellowship with Christ by serving others around you. Work is an highly practical way of loving your neighbor because work is

where you create products and services that meet the needs of people nearby and far away. Work is a spiritual calling.” (TOW, “1 John – Walking in the Light”)

People are meant to do their work with integrity and God himself confers dignity upon people’s work. (TOW, “Of Slaves and Masters, Ancient and Contemporary (Col. 3:18-4:1)”)

John 3:35 suggests that the Father’s increasing the workload of the Son is an act of love for him. (TOW, “Jesus’ Hand in All Things (John 3:1-36)”)

John 6:27-29 suggests that we should “stop working for more stuff (food) when more stuff isn’t what you need.” This doesn’t mean that we should stop working all together, but that we should work for the things of eternal value, not those things that will perish in this life.” (TOW, “Bread of Life (John 6)”)

“God has a lot to say about why we work. The Bible offers a variety of reasons for work – that is, we ought to work because of what work can do for our community and ourselves. But we also work for more significant reasons: work accomplishes God’s work and purposes in the world.” (BCG, p. 42)

“First, we should work in order to support ourselves and not be a burden on the community. The apostle Paul lays it out pretty clearly to the Thessalonians that everyone has the obligation to work to provide for their own needs (II Thess. 3:6-8,10-12)... There are exceptions to this general rule in the church. Those who were unable to work, either through some mental or physical limitation, were entitled to sharing the community’s goods. Those were the poor of which the Bible speaks, and both Testaments are clear that the community is supposed to take care of the poor (Deuteronomy 15:1-11; Luke 3:11; Galatians 2:10; James 2:15-17). The Old Testament set up a social safety net for the able-bodied poor known as gleaning (Leviticus 19:9-10). Here the law prohibited a farmer from harvesting all of the crops that grew on his fields. Some had to be left for those who had no land of their own to cultivate. But they still had to take initiative. They had to come to the fields themselves and harvest what they were able. Only those incapable of working, due to physical or mental infirmity, were exempt from the obligation to work.” (BCG, p. 43)

“We work in order to take care of our families and relatives.” (BCG, p. 43). “We work to care for those in need.” (p. 43). “We work to support the church and its work.” (p. 45). “We work to provide a platform to live out our faith.” (p. 45). We also work because there is an intrinsic value to work. (p. 46). “Work was instituted before the entrance of sin.” (p. 47). God gave man the work and dominion mandate. (p. 48)

“But what about more mundane jobs, such as sweatshop labor, assembly line work, janitorial service and flipping burgers? Even though it may be more difficult to see how these fit into a larger purpose, and we should continually endeavor to improve work, they still have nobility because of their contribution to God’s work in the world. God, in His providence, is at work in these occupations to accomplish important things. For example, God is at work in every job related to food production and service to accomplish his task of feeding people... God calls people to business because it has great value in accomplishing His work in the world.” (BCG, p. 50)

[Speaking of technicians and physicians who continue in their jobs rather than leave them for “full-time church ministry”] “Through their work those people who know God are obeying his call to business and are helping with the stewardship of creation. They are serving God in their work and are a part of his work in alleviating the effects of evil (which here took the form of a brain tumor).” (BCG, p. 51)

“In the sweat of thy face shalt thou eat bread” (Genesis 3:19) is relevant to the issue of poverty; Luke 10:7 is also cited. (PP, p. 62)

Businesses fulfill their purpose by providing opportunities for humans to engage in meaningful and creative labor, which is part of *their* created purpose (internal focus), and by providing goods and services that benefit people and contribute to human flourishing and societal abundance (external focus). (WBM, p. 28-48, 84, 97, 114, 115, 123, 152-155, 162-163, 168, 170, 180, 192-193)

Personal responsibility and work lead to flourishing

True development only takes place when it promotes the good of “every man and of the whole man.” (CIV, p. 9)

Christians living in the power of Spirit have taken responsibility and have positively impacted the world for over 2000 years. (FCC, p. 6)

God is at work through us in our work and this allows Him to influence us and others. The reality is that work is from God and it gives us a sense of purpose, benefits us, and allows us to influence others. (HGM, p. 6-7)

“We simply cannot succeed in the work God has called us to do unless we can first become the persons God has called us to be. We will not succeed in our life’s calling if our inner lives are divided, uncertain, and conflict ridden.” (HGM, p. 27)

God sanctifies those who call upon His name. Through this sanctifying work people are continually transformed in the likeness of Christ. This process influences work and in turn makes the world better by making people better. (HGM, p. 51-52)

Whole-life discipleship of work promotes influencing places of work for the benefit of the individual and others. (HGM, p. 65)

Scarcity was not an issue that humanity had to deal with before the Fall. (OMB, p. 50)

Greedy accumulation of wealth and forced poverty damages community and economic development. As such, efforts to address these ills must call the greedy into account and relieve the distress of the poor and bring both segments to a more disciplined life. (OMB, p. 112)

Devotion of Puritans to division of labor for personal devotion and growth had benefits for their community. (OMB, p. 250)

“Social justice implies that persons have an obligation to be active and productive participants in the life of society and that society has a duty to enable them to participate this way.” (OMB, p. 438)

Economic democracy helps fosters responsibility and promotes personal engagement. (OMB, p. 561-571)

The purpose of business is to “steward resources to meet a need in society.” (OMB, p. 714)

The concept of economic fatherhood means that fathers spend more time providing for their family and thus have less time to commit crimes. The lowering of crime rates increases the productivity of the economy. (RE, p. 183-187)

Jesus is a model of service that extends to his followers. (Mark 10:45) (SSB, p. 1301)

God has given different people different abilities, and everyone should use their own accordingly, in order for everyone to prosper at different levels; different levels of rewards are described in heaven. (BGG, p. 52)

Books in the later 20th century told “the story of how God worked in the businessman’s life to help him achieve commercial fame and success.” They were usually written “sincerely and humbly.” (GW, p. 57)

Basil of Caesarea, Gregory of Nyssa, and Gregory of Nazianzus all decried greed as the ultimate cause of poverty: “the devil uses his wiles to convince the rich that they need all sorts of things that in truth are not necessary and by creating useless things to be desired.” (p. 177) The goal is equality among all people. Whatever is not necessary is superfluous, and must be given away to those who are in need. (p. 177). Gregory of Nazianzus’ theological basis for such sharing is our common humanity and dependence upon God’s grace. Gregory of Nyssa also cites our common humanity, and adds the doctrine of creation and the Fall as further reasons. There was no private property before the Fall; such concepts only came after the Fall. (p. 179-181) Basil, Gregory of Nyssa, and Gregory of Nazianzus were all from wealthy families, yet they were never criticized as being hypocrites because the sharing that they advocated was not a dogmatic or legalistic approach. It was not motivated out of concern for easing the rich, but out of concern for helping the poor. The rich should wisely manage their money and give when there is actual need, not just arbitrarily give it away. (p. 183-184)

Both individuals and corporations should work with future generations in mind (II Tim. 1:5, 8, 13; 2:2; 3:10-11a, 14-15a). We have a responsibility to be faithful and diligent in our work and to leave a good legacy. This also applies to organizations, which “have a duty...to ask whether their operations are shifting liabilities to future generations.” (TOW, “2 Timothy - Encouragement for a Faithful Worker”)

Capitalism gave poor people a chance to work their way out of poverty. (SDC, p. 40)

Disagreeing with Tawney, the author believes that “far from impoverishing the mass of humankind, [democratic capitalism] has intended to generate a greater improvement in the material conditions of every portion of humankind.” (SDC, p. 83-84)

“Overall, a healthy economy is one which facilitates the welfare of both creditors and debtors, and many societies have laws to this end.” (TFO, p. 266)

By engaging in work that is both additive (providing a good or service that brings “healthy, increasing abundance to the community”) as well as restorative (bringing healing or help regarding “broken relationships...oppression and injustice”) businesses flourish as they serve people and improve the world. (WBM, p. 152)

The purpose of business is to serve; customers and employees should not be a means of serving shareholders, but rather “shareholders and their capital should serve customers and employees.” (WBM, p. 173)

Serving people and making the world a better place provide more motivation and inspiration for workers than the notion of maximizing shareholder profits, and usually end up resulting in more economic success for the company. (WBM, p. 182-185)