



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 Lausiak 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 the 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 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 goods 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)



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 4

Real economic success is about how much value you create, not how much money you make.

Work and value creation as God-ordained, sources of identity/fulfillment

The work of a small business owner who understands his business as his calling and does not separate his “work” from his “ministry” positively impacts the community in numerous ways like providing for his family, helping others do their work, and creating value. (CIV, p. xv-xvii)

Work is the totality of human activity which functions to fulfill the individual purposes God has each person. As such, the value of work exceeds monetary compensation and directs human activity toward God in worship. (CIV, p. xxv)

A proper view of economics and work includes human activity and value creation in every sphere of life. (FCC, p. 12)

We create value by working as people of God in our callings and by engaging the world in ministry which impacts every area of human life. (FCC, p. 58)

Creating value in the economy comes from following the leading of the Spirit. (FCC, p. 99)

Holy Spirit empowered engagement in the economy involves creating value through hard work, integrity, positive regard for co-workers and all people, and knowing the same Spirit is available to all who ask no matter what station they occupy. (FCC, p. 104-105)

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 produce/create value was closely linked with being created in the image of God. (FF, p. 2-3)

One of the integral aspects of a Wesleyan theology of work includes the understanding that people are called to do work that cares for the health of the body and soul. It is a holistic approach. (HGM, p. 71)

Through work humanity transforms nature, achieves fulfillment, and becomes “more human.” (LE, p. 19)

Christians have an obligation to bear witness to the excellence of work in every aspect of society. This brings the Gospel to the world and creates value for all of Creation. (LE, p. 53)

Examples of creating value such as hospitals and alms giving/distribution centers are found in the early in the Church’s history. These initiatives were favored by imperial governments (MFC, p. 27)

Ignatius taught that true happiness is helping others in their need. (MFC, p. 50-51)

Clement of Alexandria believed true wealth was serving others through good deeds and charitable giving. True wealth resided in the heart. (MFC, p. 66-69)

It is in society that a person finds meaning as an individual and a member of a community. The development of persons involves access to responsible work that contributes to society. (OMB, p. 416)

The act of managing resources and maximizing their value in relation one’s context is the creation of value. (RE, p. 134)

Humanity was created for distinct purposes, one of which is stewarding Creation. Humans are co-creators with God. (Gen. 1) (SSB, p. 2)

The Fall changed everything, including work, but people still worked because they were made to create. (Gen. 3) (SSB, p. 5-6)

We find identity and purpose in God. (Gen. 5:1-2) (SSB, p. 9)

The people renew their covenant with God and thus establish practices which prioritize and order their daily lives. (Neh. 10: 28-39) (SSB, p. 595-596)

Seek to bless others at all times. (2 Cor. 8: 1-7) (SSB, p. 1521)

Mass production is important; the creation of material is more impressive than the selling of the material. (BGG, p. 33)

Proverbs 31:18 – the woman is seen as an ideal wife because she makes her merchandise profitable. (BGG, p. 43)

Our idea of business should be well rounded and engage man and the virtues he is capable of having, and that should be expected of him. The goal of business should be the value it contributes to the world and the community around it. (BCG)

“Likewise, business as transformational service affects not just how we do business but what business we are in. While noted in chapter one that a vocational approach to work signifies more of an attitude than an arena, our specific place of operation does matter. Do our products or services improve the lives of their users and the broader community? There are many profitable products and services available in the marketplace that are downright damaging. Many ‘goods’ on the market contribute to conspicuous consumption (and thereby divide people along economic lines) by playing too much on status and being envied. Others are cheaply made, disposable and pollute our landfills. Even if made with exploitation-free labor and marketed with the utmost transparency, the question of whether they should be made at all needs to be considered.” (BCG, p. 80) Such cautions should not become legalistic; there are difficulties in making compromises in certain areas while taking a stand in others: “It is important to hold out the possibility that people can be strategically called to work in and help change imperfect sectors of the world.” (p. 81)

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)

In order to create wealth, “individuals must be free to be other.” Wealth creation depends upon individual freedom. (SDC, p. 355)



Value creation and wealth/money

The Old and New Testaments teach that 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)

Work creates wealth for individuals and society. (FF, p. 30)

Humanity desires compensation for work and understands that value is found in more than the money. The value of work comes from fulfillment. (LE, p. 33)

Wealth functions like a conduit satisfying the needs of others and transferring value from person to person. (MFC, p. 109)

Money does not equal wealth. If money was available to all in equal measure "there would be no opportunity for almsgiving and no incentive for charity." (MFC, p. 139)

Job suffered but he created much respect and wealth (not just money). (OTE, p. 347)

Wealth is not always bad or always good. It is the use of wealth that determines its value. (OMB, p. 41-42)

The parable of the talents (Matt. 25: 14-30) presents a picture of value being more than the money created. "The goal is work at full capacity." (OMB, p. 84-85)

People working together for the common value of all have the ability to provide adequate means. (OMB, p. 217)

Business can be operated by orienting ventures towards value creation for society. (OMB, p. 736)

God is the source of wealth creation and this is never separated from his commandments and ethics. Wealth is more than money because otherwise it would be possible to divorce true wealth from covenant. (Deut. 8:18-20) (SSB, p. 225)

The author recounts the history and evolution of money, and references Luke 20:22-25 in the section on coins. He argues that trade that is freely engaged in results in increases in what people value, and therefore of their overall wealth. (BE, Ch. 6)

The parable of the lost coin (Luke 1:8-10) should be understood in light of the relativity of wealth. The value of money depends on how much we already have, how much we need to live on and how much we can afford to lose. The gospel is a gift; the author explores the value of gift giving and argues that value creation and life improvement have to do with more than money. (EP, p. 183-186)

A valid reason for an organization to close is when “it ceases to provide significant value.” (TOW, “2 Timothy - Encouragement for a Faithful Worker”)

Materialism and aiming business at making money alone is an impoverished view of what business can be: “Perspectives such as these are not so much wrong (though a *love* of material things may be) as they are terribly incomplete. With respect to the broader category of work, viewing business as only a means to an end falls short (see chap. 1). Such an approach reflects a split that some researchers have documented as a ‘Sunday-Monday gap’ between work and the values that shape meaning in the rest of one’s life. Moreover, such a view focuses solely on the ‘external goods’ of business, while neglecting the value of the work itself and the possible broader contributions business can make.” (BCG, p. 70)

“We can see several legitimate perspectives (not mutually exclusive) on profit as one objective of business that would fit well under the auspices of a Christian vision for business. To begin with, profit can legitimately be seen as a means of providing the financial resources necessary to sustain the other service objectives of the organization.” (BCG, p. 78) Business leaders Max De Pree, Herman Miller, and John Mackey see profit as a way to keep the business successful at doing good. (BCG, p. 78-79) Profit can also be seen as a reward rather than the focus of business. (BCG, p. 79)

“The Bible also recognizes that wealth is not an end all. Rather, economic well-being is critical to other forms of empowerment and participation in community life. As Stephen Mott and Ronald Sider note, getting locked out of economic opportunity also excludes people from full participation in community life.” (BCG, p. 152)

“While some economists strive to raise wealth from its bad reputation or establish it as an aspect in neutral territory, it is certainly not morally evil and may be good, if used under grace.” (CC, p. 43)

The authors cite Grudem in making the case that wealth is not inherently evil, and this point has been missed in much Christian thought today. The Christian businessperson or entrepreneur must overcome an unfair negative stigma to fulfill the purposes God has for him, and in turn produce jobs and bring about care for others’ needs. (CC, p. 44)

“Jesus also compared the kingdom to business, in which resources are effectively put to use in order to generate a profit. This well-known parable of the talents assumes that it’s legitimate to seek a profit and to work hard to deploy a person’s financial resources to make that happen. It would also seem to assume that accumulating wealth is not intrinsically a problem, though a person should be careful to avoid the predicament of the rich fool, who put his trust in his accumulated wealth.” (VC, p. 34)

The French Revolution made the possession of money the highest good, thereby setting “every man against every other,” ensuring the weak and poor would stay that way. (PP, p. 39)

The author describes various ways in which business people are able to serve and improve the lives of their customers, employees and communities through their work. (WBM, p. 12-13)

Businesses exist for something other than simply maximizing profits, namely to advance God’s agenda in the world. (WBM, p. 20-25)

The value businesses create by providing goods and services for human flourishing and by providing opportunities for people to engage in creative work are its actual purposes; these, rather than profit for shareholders are its primary responsibility and reasons for existing. (WBM, p. 38-48)

Martin Luther says that when people do the work they have been called to do, God Himself works through them in order to bestow many of his valuable blessings upon people: “God Himself will milk the cow through him whose calling it is.” (WBM, p. 37)

When businesses produce goods and services that bring restoration (i.e. redeeming broken situations, healing, restoring) they create more value than what is simply measured in money. (WBM, p. 114-123, 152)

Profits are a means to an end in that they allow the business to stay in business and thereby fulfill God’s purposes of providing goods and services for human flourishing, as well as providing creative, meaningful work for people. Hence, profits are not the proper end or goal of business. (WBM, p. 160-162, 170-198) Profit “is a tool, not a destination.” While profit is “the engine that drives the purpose forward...from time to time profit seeking will need to take a back seat to the ultimate mission of the organization. Business is not ultimately about winning. It’s about service.” (WBM, p. 173)

Temptations of wealth/imperatives to generosity

Justin Martyr taught that sharing possessions led to sharing a reward from God. (MFC, p. 56)

Give what you can, even if you are poor. (MFC, p. 131-132)

The rich in possessions may be poor in spirit. Value is more important than possessions. (MFC, p. 180-181)

Serving others and the Lord is more valuable than acquiring money because service lasts forever and money fades away. (MFC, p. 221-225)

Lending money should be done without usury when treated as lending to the Lord. Helping others should not create further burden on those helped. (MFC, p. 258-259)

A guiding principle of OT economics focuses on the tenth commandment to not covet. Greed is opposed to creating value. (OTE, p. 162)

Christian commitments to social justice and the common good have a role in business. (OMB, p. 5)

Wealth redistribution is not a matter of self-improvement but about being honorable fulfilling God's ordered social responsibility. (OMB, p. 93)

In Acts, the giving is not mandatory but voluntary. Giving was to come from the heart to be valuable. Ananias was under no obligation to give. (OMB, p. 97)

Virtue is more than utility and profit. Friendship, society, equality, and justice are desirable for their own sakes regardless of their usefulness regarding personal utility. The opposite of virtue is selfish interest. (OMB, p. 136)

Access and distribution of justice takes precedence over monetary compensation, e.g. educational opportunities. (OMB, p. 229)

A layperson may seek wealth lawfully, enjoy wealth, and share it with others. But the most important aspect (*transmundane*) is making use of wealth without attachment. (OMB, p. 388)

The legitimate role of profit in business is not the only indicator of organizational health. A healthy business affirms the dignity of those associated with operations and helps better society. (OMB, p. 490)

The purpose of business is to create customers, not profit. This view points to the need to create value for people and society. (OMB, p. 509)

A business may be ethical in all its processes, but it can still produce something detrimental to society. This highlights the idea that ends must be included in means. (OMB, p. 587)

Utilitarian understandings cannot account for the need of value and character in every aspect business organizations. (OMB, p. 592)

The purpose of economic life is not to acquire money but enhance the quality of life. (OMB, p. 818)

Kingdom values necessitate new measuring devices to measure the success of companies other than profit tracking. (OMB, p. 913)

Adam Smith and classical economists argued that self-love is the primary motivation for economic behavior. This is in stark contrast Augustine and to Element 4. (RE, p. 57)

Supporting the priests through offerings created value that transcended monetary gain. It helped ensure the spiritual identity of Israel. (Lev. 7:28-36) (SSB, p. 131)

Wealth is no substitute for value. (SSB, p. 317)

Elisha helped a man and would not accept payment. Gehazi sought payment and was struck with leprosy. (2 Kings 3: 15-27) (SSB, p. 449-450)

Right living is better than wealth. (Prov. 3:13-16) (SSB, p. 788)

Money and wealth do not bring happiness. (Eccl. 5: 8-9) (SSB, p. 838-839)

Justice and mercy matter more than money. (Zach. 7:8-10) (SSB, p. 1213)

Work should be centered on value more than making money. (Luke 10:38-41) (SSB, p. 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 faith. (Luke 11:37-53) (SSB, p. 1340)

In Acts 4, believers sold their possessions so others could have provisions. This expressed care and generosity for those in need. This contrasts with Ananias and Sapphira who were concerned with self-aggrandizement. (Acts. 4:32-5:10) (SSB, p. 1418-1421)

Be generous and do not seek money for its own sake. (Heb. 13: 1-5) (SSB, p. 1624)

The rich should be concerned with integrity and love over monetary gain. (James 5: 1-6) (SSB, p. 1633-1634)

Matt. 19:21, the story of the rich, young ruler: "Go, sell your possessions and give to the poor, and you will have treasure in heaven. Then come, follow me." Jesus' point is that wealth can stand "between people and discipleship." (EP, p. 11) Each individual has to discover what this means in their own specific situation, and this is part of being a disciple. What is most valuable is our right response to God, and that response includes our economic life.

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)

According to the author, Ambrose believed that the measure of a just wage is determined by what is necessary to sustain life, not the productivity of the labor or the worker's skill. (FW, p. 190)

"Money is – and ever will be – a creation; as such it should not be worshipped, overemphasized, or ignored. Like the creation itself, it has a place and is useful. However outside of that designed space, Calvin warned that it can become an idol." (CC, p. 1)

Luke 12:15 warns us to be careful against greed. (WIL)

"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)

Element 5

A productive economy comes from the value-creating work of free and virtuous people.

Freedom and virtue are interdependent

Human responsibility is needed to provide freedom for individuals, and development. (CIV, p. 9)

“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)

Discernment is needed to produce valuable contributions to society aimed at the common good. (CIV, p. 36)

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

Allowing individuals the freedom to pursue their divine callings for their own good and for that of society is the end of normal human activity. (LE, p. 56)

The reflection of God’s character required in Leviticus 19 extends to the value people create through propagating freedom and godly traits. (OTE, p. 39)

Responsibility doesn’t exist without freedom and virtue. (OMB, p. 671)

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

Covetousness runs contrary to creating value. (Josh. 7:1) (SSB, p. 269)

Truth sets people free and establishes virtue. (John 8:32-34) (SSB, p. 1386)

“Many of today’s leading senior theologians, ethicists, and clergy are deeply influenced by Christian Socialism branches of Barthianism (that accent the action of God, the finitude of the person, and Barth’s early theological support of socialism), liberation theology (emphasizing state-controlled economic structures, rejecting free markets, and viewing capitalist businesses as oppressors).” (GW, p. 89-90)

“For some in the academy, this may require a theological paradigm shift to recognize that business, even operating under a marketplace system of democratic capitalism, can be a source of social justice.” Democracy entails freedom. (GW, p. 144).

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)

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)

“A free society can tolerate the public display of vice because it has confidence in the basic decency of human beings, even under the burden of sin.” (SDC, p. 351) Democratic capitalism can help alleviate the symptoms of our sinful nature, because it promotes decency.

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

Eph. 4:28 – thieves should get to work to be able to help their neighbors. (WIL)

Freedom and virtue are needed for productivity

The work of a small business owner who understands his business as his calling and does not separate his “work” from his “ministry” positively impacts the community in numerous ways like providing for his family, helping others do their work, and creating value. (FCC, p. xv-xvii)

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)

All Christian workers need to understand that economic success comes from their free expression of value creating work in all areas of life. (FCC, p. 101)

The Church must continually bear witness to the inherent dignity of humanity and the relationship to work. Productive work demands that humans are treated with dignity and rights are upheld. (LE, p. 3)

The struggle of the prophets was not only against idolatry, it was against oppressive economic conditions. They fought for the freedom of people to operate within God’s ideal economy for Israel. (OTE, p. 153)

The OT recognizes there are natural causes of poverty like disease and disasters; there are other causes like laziness and oppression. Poverty is addressed through dealing with laziness and also making sure people are free to pursue their responsibilities. (OTE, p. 170)

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)

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)

“Those who control a man’s livelihood control a man; his freedom is illusory.” (OMB, p. 417)

A just economy rewards responsible economic activity. (OMB, p. 458)

Dispersion of ownership of the means of production encourages freedom in wealth creation. (OMB, p. 480)

Ethical conditions in business culture ensure sustainability. (OMB, p. 544)

Establishing virtue and ethics in business is more than introducing superficial rules for behavior. Virtue is essential for a sustained productive economy. (OMB, p. 620)

A productive market economy affirms individual freedom in productive work. (OMB, p. 904)

Voluntarily entered-into trade results in an increase of value for each party (BE, p. 58-59, 62-69). The act of voluntary exchange assumes people lack self-sufficiency. The author links this idea of interdependence to the biblical image of diverse members of one body being interconnected and in need of each other. As needs are met through voluntarily exchanges, humans flourish (p. 66). Free exchange is also a check on greed because in an open and free market the customer can refuse to pay the rate a greedy producer wants. If the customer does decide to pay the price, although the producer directly benefits by receiving his chosen price, the customer indirectly benefits because his need or want is also met. Once the lucrative nature of the producers business becomes known, the door is open to competitors to produce a similar product at a lower price, and thereby undercut the original producer and force his price down. In this way, the author sees free-market exchanges as a check upon human greed (p. 65-66). He argues in favor of free trade among nations (p. 92-95). Much of chapter 9, "Poverty," stresses the importance of virtue for prosperity in a society. In particular, the author mentions Old Testament prohibitions on legal corruption and treating the poor and helpless right (Ex. 23:6ff; Lev. 19:35; Deut 24:17), and focuses on refusals to show partiality in judgment in favor of the rich or powerful or even the poor (Ex. 23:3; Lev. 19:15; Deut. 27:19) (135-136). He also stresses prohibitions against harming widows and orphans (Ex. 22:22-24), but instead attending to their needs (James 1:27; I Tim. 5:3, 10) (p. 141-142).

God has given us sovereignty over the Earth, so we should be free to own land; God takes care of the universe, and we take care of the land under him. We should keep the land responsibly and thus make it valuable. (BGG, p. 19-20)

Taking freedom away from people hinders progress and keeps us in the cursed state of Genesis 3. (BGG, p. 29)

People should be free to work for their wages (pg. 32).

People should be free to create on a mass scale (pg. 33).

Lev. 25:14 – the Bible promotes the idea of being free to buy and sell, but not to wrong one another. (BGG, p. 35)

If people are free to borrow they are more likely to be able to create valuable businesses, multiplying investments and thus creating value. (BGG, p. 72)

The parable of the shrewd, dishonest manager (Luke 16:1-13): self-interest is different from greed, and wealth properly gained is a tool to be used wisely and properly in the world. (EP, Chapter 2) It is the love or misvaluing of money that is the root of evil in I Tim. 6:10, not money itself. (p. 30)

The parable of the workers in the vineyard raises the issue of a just wage. (EP, p. 54-59) "Jesus assumes that the employer has the right to pay what he sees fit." (p. 55)

There is a distinction between consumerism and consumption; while wealth can present a barrier to true discipleship (Luke 16:13 and 12:31-34) it can also be part of our discipleship and service to God, especially to people in need (generosity passages in Luke, especially 6:30; 11:41; 14:12-14; 18:22; 19:8). (EP, p. 91-95)

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 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)

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.

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)")

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)")

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")

Honesty is essential for the proper functioning of the workplace. Dishonesty is destructive and harms the entire organization. (TOW, “A Trustworthy Worker is Honest (Proverbs)”)

Business leaders need to focus on developing ethical character and relational abilities in order to do their job well. (TOW, “Integrity and Relational Ability Are Key Leadership Qualities (1 Timothy 3:1-13; Titus 1:5-9)”)

On the Christian’s responsibility to create, sustain, and bring about good in the world through work: “God is portrayed with what we might call ‘entrepreneurial’ traits. From the beginning of the biblical account God is presented as engaged in productive activity in fashioning, and sustaining the good world...The pattern of creation became the pattern for human beings. We work six days as God did and rest one as God did. We work to create good because it is part of what it means to be made in God’s image. Whenever human beings work to create good, they are imitating God, who creates good in all he does.” (BCG, p. 52)

Materialism and aiming business at making money alone is an impoverished view of what business can be: “Perspectives such as these are not so much wrong (though a *love* of material things may be) as they are terribly incomplete. With respect to the broader category of work, viewing business as only a means to an end falls short (see chap. 1). Such an approach reflects a split that some researchers have documented as a ‘Sunday-Monday gap’ between work and the values that shape meaning in the rest of one’s life. Moreover, such a view focuses solely on the ‘external goods’ of business, while neglecting the value of the work itself and the possible broader contributions business can make.” (BCG, p. 70)



“The ideal is an economic, legal, and cultural environment that encourages creation, values creation, protects the benefits and rewards of creation, and allows the marketplace to judge the appropriateness and validity of the creation methodology. Clearly, though, not all economic systems favor this ideal.” (CC, p. 12)

“With this abundance comes responsibility. In the creation man is charged with dominion. But what does dominion imply? It is a balance of tensions: on the one hand, it is a call to enjoy, rule, grow, and shape; on the other hand, it is a call to protect, defend, perpetuate, and work. Furthermore, dominion implies a relationship of order and status. There is a hierarchy in dominion.” (CC, p. 21)

“An additional facet of dominion is that work is required and, correspondingly, that benefits are accrued. A foundational premise of any economic system is that work and effort are needed.” (CC, p. 21)

“With the foregoing discussion in mind, accountability in the marketplace becomes essential. If human beings were not fallen, they might be trusted to act and work on their own without any external rewards or punishments. However, once we understand that the fall has introduced sin into human culture, our business practices and investment strategies will seek to build in regular accountability.” (CC, p. 56)

“Owners and managers may trust, but that trust will be limited. Man requires accountability because he is sinful. Because he is sinful he has to work. Work is given as a consequence, not a punishment. It sanctifies man and helps provide for man’s needs. Again, because he is sinful he needs accountability, personal and structural. A well-constructed business system provides that structural or systematic accountability.” (CC, p. 56)

“The institutionalized foundation for this systematic accountability has two pillars. The first is a strong legal and moral system. This is crucial; it should never be forgotten when we talk about business or economic systems. At the heart of his argument for capitalism in *The Wealth of Nations*, Adam Smith discusses how the ideal system must have robust laws and must protect property and the rights of property owners. Many times capitalists have been mistakenly generalized as exploitative, greedy, and destructive. Those adjectives may be accurate for people who adopt capitalism apart from its Calvinistic spirit. However, even principled capitalists in a free market must be constrained by appropriate legal and moral systems. Without that, the economic system is distorted, a mutant of capitalism.” (CC, p. 56)

“An extreme example of an inefficient system is one in which the government is allowed to extend its powers and authorities beyond its constitutional limits for the purpose of benefitting individuals or groups that are well connected. The most egregious form of overextension is the misuse of eminent domain – the forcible taking of an individual’s property for the benefit of the common good. In the past, eminent domain has been exercised for the construction of dams, airports, roads, and infrastructure.” (CC, p. 57)

“The second pillar for systematic accountability is the unrestrained/unrestricted movement of wages, rewards, and employment choices (on the employee’s side), and consequently the

unrestricted ability to hire and fire (on the employer's side). The key word here is 'unrestricted,' meaning 'free of distortion.' A distortion of the second pillar of accountability is found in institutions and organizations – whether unions, trade guilds, cartels, or other collective bodies – that inhibit the free flow of employment. The tenure system within major universities offers a prime example. Once a teacher reaches a certain status, suddenly the employer's ability to fire or release that worker is greatly diminished. As a result, universities are unable to dismiss underperforming professors, and tenured faculty possess both the ability to teach whatever they desire without fear of repercussion and the right to demand higher pay, regardless of performance." (CC, p. 59)

"Other distortions with regard to employment include laws that limit the employer's ability to fire employees or to hire without restriction. While there may be superficial benefits to such laws and restrictions, a true capitalist transcends such needs." (CC, p. 61)

"Other distortions include the mandatory use of unionized labor and the governmental enforcement of affirmative action for universities and businesses. In both cases, business decisions are being affected by factors unrelated to overall performance and efficiency. If employers are forced to sacrifice performance to considerations of bureaucratic connections, gender, race, or sexual orientation, while also being forced to pay the prevailing wage, their cost of business escalates." (CC, p. 62)

"Although seldom thought of in these terms, investment may even be seen as a calling of redemption...Investment is an exercise in taking what God provides and redeeming it to become better...Investors have a goal to increase their estate; this is a virtue. Such increase allows for numerous benefits, among them the ability to: hire more workers (who might not otherwise be employed), build educational and cultural centers, establish endowments for future spiritual needs, and provide security for a family or for future generations. All of these activities involve taking what exists in an original state and redeeming or improving it." (CC, p. 96-97)

"Competition ensures that an individual's self-interest will not rage uncontrollably, but will rather be checked by the equally strong self-interest of others. If an individual relies upon 'benevolence only' from others or seeks to gain at the loss of others, the painfulness of failure dealt by the efficient hand of competition awaits him." (CC, p. 172)

"Under the economic concepts found within the Bible, there is a certain dignity to human work. A person's work is something that not only brings personal gratification, but also requires a certain level of respect. It is also valued by God. All work, secular or sacred, is a part of God's divine providential calling and as such is dignified and worthy of honor. Furthermore, the dignity in a man's work is enhanced not only by the fact that it is an act of worship, but also by the fact that his work is a blessing to his fellow man. Lee Hardy, writing in the tradition of Calvin, explains that 'we have to use our talents and abilities for our neighbor's sake. Therefore, we are obligated to find a station in life where our gifts can indeed be employed for the sake of our neighbor's good'." (CC, p. 190)

"First, the economic system should maximize the opportunities for human beings to exercise creativity, initiative, and innovation – what we might call the 'entrepreneurial' traits, or 'human

capital.’ These are a key part of what it means for human beings to exercise dominion over creation (to put the resources of the world to responsible and productive use) as those made in God’s image. We would suggest that capitalism unleashes human capital better than any other economic system that has ever been tried.” (VC, p. 36)

“A second clear end of the economic system is to provide a means for human beings to support themselves and their dependents; that is, to provide access to the world’s productive resources. We would suggest that capitalism provides the best means for the most people to achieve self-support and lift themselves out of poverty. To be sure, there are other conditions necessary for the market system to flourish such as an established system for the rule of law. And there is no doubt that there still remain substantial numbers of people in grinding poverty – roughly three billion of the world’s population of 6.8 billion.” Capitalism does not cause poverty; it has brought nearly 4 billion people out of poverty. (VC, p. 36)

“A third end of the economic system is that it must take care of those who cannot take care of themselves. It must provide a safety net for the poor. We would suggest that capitalism is the best system that has been tried for taking care of the poor. Here are two reasons. First, capitalism provides the resources that are necessary for either private charity, or public assistance assume productive wealth creation. Otherwise where do the resources come from to help the poor? But more importantly, capitalism provides the opportunities for the poor to help themselves out of poverty and uphold their dignity at the same time, since they are participants in the system and not simply recipients of charity.” Capitalism is not perfect or flawless, but it is the system most consistent with virtue and moral principle. (VC, p. 37)

“Any country with a high degree of national development,” i.e. political control, hinders the possibility of a wholly free and instinctively growing society. (PP, p. 25) Having “the absolute right of property” provides individuals with the “strongest bulwark” for their freedom. (PP, p. 48)

When the rich are not virtuous, it can lead to the impoverishment of many people and leave very few rich people. (PP, p. 60)

Freedom is key for getting out of poverty. The poor no longer have to accept their status as poor. (SDC, p. 40)

“Free labor is critical, because the system is not one of slavery or serfdom or forced labor.” (SDC, p. 43)

Democratic capitalism is a community structure: “The community of free persons in voluntary association.” (SDC, p. 129)

“Democratic capitalism presupposes and nourishes certain values, perceptions, and virtues.” (SDC, p. 157)

In order to create wealth, “individuals must be free to be other.” Wealth creation depends upon individual freedom. (SDC, p. 355)

Examples from history (biblical and extrabiblical)

The Bible's view on work and labor stands in contrast to the dominant economies of its historical context. Economies of slaves were the norm; learned and cultured peoples did not "work for a living." (FF, p.1-2)

The freedom enjoyed by the American colonists allowed them to succeed in ways they would have never been able to in Europe primarily because of the lack of restrictions on their creative direction in how they provided for their families and contributed to society. (FF, p. 22-23)

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)

The author gives an example of a professor helping others through his success. The example points to the Wesleyan principle that people should be hardworking and entrepreneurial. (HGM, p. 31)

Justin Martyr taught that virtuous people work and pray for their neighbors as themselves. (MFC, p. 58)

The Exodus showed Israel that the goal of redemption is freedom; freedom from oppression and freedom to be the people of God. (OTE, p. 226)

The Reformation led to an increased responsibility of individuals to discover their vocational callings in light of their relationship to God. (OMB, p. 280-281)

Scholastics thought the role of government was to provide a structure that allowed people to live virtuously for God. Virtue was necessary for the individual to live a fulfilled life. (RE, p. 38)

Investment in human capital was primary reason for growth of U.S. economy. (RE, p. 83-84)

Plagues represented the struggle to allow Israel to flourish. Egypt's economy was not productive because it held people in slavery and poverty. (Ex 7:14-29) (SSB, p. 77)

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)

The OT standards for how to treat slaves are oriented around ethical treatment and mutual benefit of slave and master. (Ex. 21:2-11) (SSB, p. 94-95)

Israel was warned that a king would limit their freedom and take from them. This is in contrast to God's plan for cohesion through covenant faithfulness. (1 Sam. 8:4-21) (SSB, p. 339)

In countries where the God-given privilege of ownership is not respected, this hinders progress; Communism is an evil system because it prevents people from owning anything more than a small number of personal possessions, which prevents people from creating value. (BGG, p. 23-24)

The free market system is built on self-interest, not greed. (EP, p. 84-85)

Church fathers Theodoret and Cyril support the notion that the poor in some of Jesus' teachings are the spiritually poor, and that Jesus himself "wants us to understand spiritual poverty and to see that from this flows poverty in other areas of life." (EP, p. 95) Even the poor can receive the hidden treasure and the pearl of great price from Matt. 13:44-46. (p. 94) Our faith has both spiritual and physical dimensions, and both must be pursued as part of our discipleship.

A lack of virtue both in business and personal practices helped lead to the current national economic crisis; those who are in good economic or spiritual shape should reach out to those who are not. (EP, Afterword)

Pope Leo XIII urges virtuous behavior such as paying fair wages. (GW, p. 26)

Communism and Marxism stifle human productivity and freedom. (GW, p. 66)

Civil rights laws "regarding freedom of expression, discrimination, harassment, and equal opportunity evolved significantly." (GW, p. 68)

"Employers are increasingly aware that employee well-being and company performance are negatively affected by a variety of personal professional tensions, fears, dilemmas, addictions, and other problems experienced as part of daily life." (GW, p. 114)

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)

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)

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. 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 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 Iranaeus as saying that all commercial activity (buying, selling, and trading), even that of Christians, is generally suspect of being unrighteous. Wealth itself is considered unrighteous by Iranaeus, regardless of the amount. Iranaeus does not give the reason for the judgment, but he may be echoing views of the time, or a reading of Revelation 13:17, or “he may simply be rejecting the self-interest that inevitably accompanies trade.” (FW, p. 110) From the same passage, it appears that while Iranaeus views all property as suspicious, he does emphasize that Christians must use the unrighteous property for righteous purposes. The point of the passage is that whatever we have is not our own, but we should make use of them for the Lord. (p. 111)

Cyprian 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. (FW, p. 126)

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)

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)”)

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)”)

Principles of mercy and opportunity should be carried over to the current economy from the Old Testament provisions for the poor and the alien. At the same time, we should safeguard freedom and opportunity by guarding the inequality that is necessary for people to use their talents and efficiency and reap the rewards. “Moreover, the [Old Testament] laws also ensured some measure of distributional justice. For example, gleaning laws and the third-year tithe insured that the poor had a sufficient means to survive. To be certain, there is no indication in Scripture that an equal distribution of wealth is required to insure justice. Forcibly creating conditions of equal wealth would violate human dignity by curbing freedom too greatly. Moreover, differences in choices, effort, talents and other circumstances can play significant roles in creating situations in which wealth is unequally held. However, the presence of exploitation or increasing wealth concentrated in the hands of a few should certainly raise questions as to whether the shape of community life exists according to divine patterns.” (BCG, p. 152)

“In reference to these two particular schools of thought, most scholars agree that Calvin’s economic viewpoints are much closer to free-market capitalism than to centralized socialism. However, our intent is to avoid caricaturing Calvin as a proto-libertarian. Rather, we would argue simply that economic actions, are both value-driven and based on foundational premises.” (CC, p. xix)

“Perched at an early stage of modern economic development, Calvin certainly knew that wealth has its snares if one’s inward dispositions are not rightly ordered.” (CC, p. 3)

“To make business engines run smoothly, Calvinism has historically also expected the presence of a particularly crucial condition – personal freedom. The freedom that Calvinism enhanced in the marketplace also sought to yield the following for investors, workers, and owners:

- A free market where goods could be exchanged directly with potential purchasers and where red tape and interference were minimized
- Honest currency, which facilitated the free exchange of goods
- Stability, such that future ventures could be planned and pursued
- Profit, which incentivized others to participate in markets
- A legal environment in which entrepreneurs were neither punished nor subjected to recriminations for developing their products
- Personal ownership of business
- Access to necessary natural resources

Underlying these freedoms was a personal freedom that allowed an owner – whether of a field, or of a factory, or of intellectual property—to cultivate his property as he saw fit.” (CC, p. 85)

“In book 3 of the *Institutes*, he took up this subject of Christian liberty, and his insights are still unsurpassed today. To begin with, a key distinction must be introduced from the conclusion of chapter 19 of that book. Calvin spoke of two species of liberty, civil and spiritual (*Institutes*, 3.19.15). In the same fashion, he taught that human government is twofold: spiritual government is internal and trains the conscience in matters of piety and worship, while civil government refers to external matters. The church is to teach and handle the spiritual order, and political rulers are to manage affairs relating to the civil order. Calvin suggested that if we pay attention to



this distinction, ‘we will not erroneously transfer the doctrine of the gospel concerning spiritual liberty to civil order.’ This division of labor would become an essential building block of stable modern societies; it would also supply ample protection for proper freedom.” (CC, p. 86)

“Later views of liberty were influenced by Calvin’s groundbreaking ideas. Adam Smith in *The Wealth of Nations* advocated ‘natural liberty,’ which he viewed as the freedom to work, invest or act apart from any hindrance by the state. Smith sounded like a disciple of Calvin when he wrote: ‘To prohibit a great people... from making all that they can of every part of their own produce, or from employing their stock and industry in the way that they judge most advantageous to themselves, is a manifest violation of the most sacred rights of mankind.’ One of history’s finest capitalist thinkers, Smith also concluded that, according to the principles of natural liberty, ‘every man, as long as he does not violate the laws of justice, is left perfectly free to pursue his own interest his own way, and to bring both his industry and capital into competition with those of any other man or order of men.’ Calvin would have uttered a hearty amen. However, he also taught that liberty was not given by God to encourage sloth or preoccupation with this world.” (CC, p. 89)

“The earliest Hebrew patriarchs used their wealth to provide for many generations, and while government is sometimes depicted as taking measures to stave off disaster (e.g., during the extreme famine described in Genesis 41-42), its right to confiscate private property is never taught. Furthermore, as Calvin and many others have seen, the eighth commandment – ‘thou shall not steal’ – both sanctions and explicitly protects the private ownership of property, estates, and business.” (CC, p. 92-93)

“In the opinion of Ramos, the most satisfactory explanation is that the advantages of being a ‘late starter’ have finally been seized. Latin Americans are closing the technological, organizational and management gaps which once separated them from the developed world.” (SDC, p. 309)

The author gives examples of what democratic capitalism can do and has done, and what ideals help economies. (SDC, p. 333-334)

“Under democratic capitalism, the individual is freer than under any other political economy ever experienced by the human race, and this fact has led some scholars to speak of anomie, alienation, fragmentation.” (SDC, p. 339)

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

“If their laws were followed, it is arguable that fixed-term slavery and bonded labor in ancient Israel would be comparable to paid employment today, whereas freedom would be equivalent to self-employment and involve considerably more risk.” (TFO, p. 174)

“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)

There were stipulations in the Hittite Laws that prohibited interference in the sales of property, people, and livestock as unfair competition. (TFO, p. 286-287)

“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)

“You shall not act corruptly in judging [measures], whether of length, weight, or capacity... ” (Lev. 19:35-36)(Deut. 25:13-16). (TFO, p. 301-302)

“Whatever the scale, whatever the location, all forms of trade should be governed by the fundamental principle of justice.” (TFO, p. 304)

Element 6

Economies flourish when policies and practices reward value creation.

Flourishing and value creation

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)

The Decalogue affirms that it is not wrong to have wealth and possessions, but it does speak against coveting and thus taking things by immoral means. To take something away from someone without working for it is wrong, and conversely working for something is right. The Decalogue affirms wealth creation by forbidding wealth theft. (FF, p. 73)

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)

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

Developing workers is creating value. (OMB, p. 651-653)

Economic choices are moral choices and flourishing economies foster value creating moral choices. (RE, p. 182)

Covenant faithfulness benefits all people and facets of society. (Jer. 39:10) (SSB, p. 1009)

Contra Marx, “value is determined not by man-hours but by the desires of the consumer.” (BE, p. 49)

Adam and Eve were to make the resources of the earth useful for their own benefit. (BGG, p. 25)

We are to make or do something useful for others; the point is that we are to be creative. (BGG, p. 28)

The world gains “wealth” that did not exist before when there are more products. (BGG, p. 33)

The parable of the ten minas (Luke 19:11-27) shows that “we are called to produce from what has been given to us.” (EP, p. 69) This includes the economic sphere.

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

Policies/practices that reward (or don't reward) value creation

“The role of government is to provide security for its citizens from dangerous threats both within and from without, to provide stability to commercial transactions, ease of travel from one part of the country to another, insofar as possible to create the conditions conducive to economic stability, and beyond that to give people as much freedom to live their lives in the way they see fit.” (FF, p. 55)

Governments do not create wealth but should provide the infrastructure to do so. When policies take away from people to fund political ends wealth is being taken from the sectors of the economy that can put it to use to create more wealth. This inherently leads to less help for the poor and less freedom for people. (FF, p. 80-81)

In order to create wealth competition must be allowed to exist. When policies overly protect the interest of established entities and do not allow innovation to impact norms, freedom and wealth creation are stifled. (FF, p. 99-100)

The oppression of the monarchy which Jeremiah preached against points the lack of a flourishing economy which promoted value creation. (OTE, p. 273)

A society which does not allow willing people to work and take responsibility for their lives is broken. (OMB, p. 60)

Distinguishing between distributive and communicative justice helps frame discussions on the value of freedom in exchange, importance of societal structure, and the role of goodwill in exchange. (OMB, p. 161)

“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)

A just economy rewards responsible economic activity. (OMB, p. 458)

Societies are responsible for allowing people the freedom to live out their vocations faithfully to God. (OMB, p. 478)

Corruption and lack of integrity in government are huge barriers to economic development. This is contrary the positive role governments can play in promoting value in structures. (OMB, p. 823)

The concept that money is owned by those who use it and not by the authorities who issue means that governments do not create wealth and must flourish through enabling the production of more than it consumes. (RE, p. 41)

When employment is rewarded more than unemployment you increase value creation that raises the probability that people will invest in education. (RE, p. 318)

Employment can be explained in relation to fiscal policies. When governments substitute their role in value exchange for the value exchange which occurs in the family unemployment rises due to the decreased value of work. (RE, p. 320-321)

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)

Systems which are unjust create oppression of the poor and powerless. (Isaiah 10: 1-4) (SSB, p. 872)

Neither in the parable of the ten minas (Luke 19:11-27) nor in the cleansing of the temple nor in Luke 6:33-35 does Jesus condemn usury. (EP, p. 70) Calvin, “by drawing a distinction between usury and interest,” made interest “a legitimate charge on money” while seeing usury “as an unfair or abusive use of interest.” (p. 70)

A valid reason for an organization to close is when “it ceases to provide significant value.” (TOW, “2 Timothy - Encouragement for a Faithful Worker”)

In order to create wealth, “individuals must be free to be other.” Wealth creation depends upon individual freedom. (SDC, p. 355)

“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)

Examples from history (biblical and extrabiblical)

New England became a wealthy colony following the convictions of the Puritans. (FF, p. 21)

Solomon, the Queen of Sheba, and Rehoboam are examples of taxation and policies taking wealth from their people. The economies of their people had less to operate with because of their policies. (FF, p. 49-51)

Rome is a historical example of an economy whose taxation and heavy-handed practices leached wealth from its citizens and created a culture where people felt burdened to produce more. (FF, p. 75-76)

The Fathers denounce usury and compare it to war because it devalues instead of creates value. (MFC, p. 41)

Placing Chrysostom's teachings in context understands his promotion of thinking about solving social problems rather than merely redistributing wealth. (MFC, p. 137)

In Israel, justice was key to economic flourishing and the policies and practices outlined by Mosaic Law gave them guidelines for action. (OMB, p. 40)

The OT standards for how to treat slaves are oriented around ethical treatment and mutual benefit of slave and master. (Ex. 21:2-11) (SSB, p. 94-95)

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

Nehemiah highlights the contrast between good economic practice and bad. Any economy that persecutes is evil. (Neh. 5: 1-9) (SSB, p. 585-586)

What poor nations need is sound economic policies and management along with diminishing corruption if they are to increase in prosperity. (EP, Chapter 9)

In the 1980s, the U.S. economy improved due in part to quality and service. (GW, p. 69)

The author cites Iranaeus as saying that all commercial activity (buying, selling, and trading), even that of Christians, is generally suspect of being unrighteous. Wealth itself is considered unrighteous by Iranaeus, regardless of the amount. Iranaeus does not give the reason for the judgment, but he may be echoing views of the time, or a reading of Revelation 13:17, or "he may simply be rejecting the self-interest that inevitably accompanies trade." (FW, p. 110) From the same passage, it appears that while Iranaeus views all property as suspicious, he does emphasize that Christians must use the unrighteous property for righteous purposes. The point of the passage is that whatever we have is not our own, but we should make use of them for the Lord. (p. 111)

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)

The Cappadocian fathers – Basil of Caesarea, Gregory of Nyssa, and Gregory of Nazianzus – all decried usury as one of the main causes of poverty. (FW, p. 174-176)

According to the author, Ambrose believed that the measure of a just wage is determined by what is necessary to sustain life, not the productivity of the labor or the worker’s skill. (FW, p. 190)

“In reference to these two particular schools of thought, most scholars agree that Calvin’s economic viewpoints are much closer to free-market capitalism than to centralized socialism. However, our intent is to avoid caricaturing Calvin as a proto-libertarian. Rather, we would argue simply that economic actions, are both value-driven and based on foundational premises.” (CC, p. xix)

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



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 7

Households, businesses, communities, and nations should support themselves by producing more than they consume.

Individuals/households supporting themselves

Many parables of Jesus show us that honest value-creating work is positive. (FF, p. 6)

Paul wrote that people should work for their food but also those that were able should give to those in need (FF, 2 Thess. 3:10).

Medieval monks and monasteries provided a picture of faithful labor by treating the call to work and produce surplus for the benefit of others as their divine calling. (FF, p. 16-17)

The Decalogue affirms that it is not wrong to have wealth and possessions, but it does speak against coveting and thus taking things by immoral means. To take something away from someone without working for it is wrong, and conversely working for something is right. The Decalogue affirms wealth creation by forbidding wealth theft. (FF, p. 73)

Epiphanius and Ambrose taught that work is the true source of wealth and that Christians should work to produce surplus for the sake of charity. (MFC, p. 35)

Creating surplus enables sharing. (MFC, p. 73)

The drive to produce more should seek that personal needs may be met along with others' needs. (MFC, p. 89-90)

Work enables people to care for their households and all of humanity. (OMB, p. 443)

Scholastics knew that what promoted wealth was the production of resources that exceed the amount consumed. (RE, p. 34)

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

We can live a life above the bare minimum of survival if we produce more than we need. (BGG, p. 36)

1 Tim. 6:17-19 tells those that are rich that they are supposed to store up treasures to have a good foundation for the future. (BGG, p. 55)

There is no command to take away from the very affluent; there is no teaching that a large amount of wealth is wrong in itself. Rather, the warning is against being self-indulgent: James 5:1, 3, 5. (BGG, p. 59)

Powerful economic developments are often seen as devastating: “Manufacturing efficiency and specialization techniques were combined with mass-production methods”—this created low-cost labor. (GW, p. 27)

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)

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)

Max Weber’s *The Protestant Ethic and the Spirit of Capitalism* argues that Protestant asceticism’s emphasis on the limitation of consumption and the valuation of continuous work in a worldly calling led to the development of capitalism. Asceticism calls people to work and to save what they earn from their work, leading to increasing wealth and making investment in capital when possible. (C, p. 371-374) He also argues that Protestant asceticism sanctioned labor as a calling and therefore made the employer’s business a calling of God. (p. 376)

The *Pseudoclementine Homilies*, a document from Jewish Christian gnostic circles, argues that owning anything beyond the bare necessities is sinful. (*Clem. Hom.* 15.7, 9) Later Christian writers denied that possessions were inherently evil, but affirmed that greed for possessions is evil. (FW, p. 101-102)

The author cites Iranaeus as saying that all commercial activity (buying, selling, and trading), even that of Christians, is generally suspect of being unrighteous. Wealth itself is considered unrighteous by Iranaeus, regardless of the amount. Iranaeus does not give the reason for the

judgment, but he may be echoing views of the time, or a reading of Revelation 13:17, or “he may simply be rejecting the self-interest that inevitably accompanies trade.” (FW, p. 110) From the same passage, it appears that while Iranaeus views all property as suspicious, he does emphasize that Christians must use the unrighteous property for righteous purposes. The point of the passage is that whatever we have is not our own, but we should make use of them for the Lord. (p. 111)

The author cites Origen as interpreting Jesus’ command to sell one’s possessions and give to the poor very literally. Origen also believed that all property belonged to Caesar, so the less you owned, the better off you were because the less you owed to Caesar. (FW, p. 118-119)

The author cites Hippolytus as interpreting the Lord’s prayer as only asking God for the bare necessities for surviving—“not luxury, but food...and that, too, not for a great number of years, but what is sufficient for us to-day.” (FW, p. 123)

Cyprian 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. (FW, p. 126)

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 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)

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)

According to the author, Ambrose believed that the measure of a just wage is determined by what is necessary to sustain life, not the productivity of the labor or the worker's skill. (FW, p. 190)

Kuyper asserts that the Father "wills with divine generosity that an *abundance* of food grows from the ground." The "bounty" should help support those that might otherwise go hungry. (PP, p. 55)

Businesses supporting themselves

The author argues that profit produces surplus capital, which in turn can be used to purchase tools, which can then be used to increase production of goods that are in demand. (BE, p. 43-44) These conditions are necessary for material prosperity. But this process begins with profit, which exists when "income is greater than expenditure." (p. 43) He warns of the dangers of consuming more than we produce, reminding us of James 4:13-14 because plans of future profit may not pan out. (p. 125) Further, if the Lord is truly our shepherd, we should be content and not pursue living beyond our means. (p. 131)

The author uses the parables of the hidden treasure and the pearl of great price (Matt. 13:44-46) as background for an argument that profit is not equivalent to greed, and allows for reinvestment, job creation, an improved working environment, and especially increased wealth for employers, employees and investors. (EP, Chapter 10)

Jesus does not seem to view profits as immoral since in the parable of the talents, he praised the servants who turned a profit. (EP, p. 198) Jesus did not condemn usury or interest, but rather praises the servants who earned much from wise investments, while faulting the one who refused to at least earn some interest on the money. Jesus faulted the money-changers for *where* they conducted their business, and not for "the nature of the business itself." (p. 70)

Calvin draws a distinction between usury (an unfair or abusive charge of interest) and a legitimate charge on borrowing money. (EP, p. 70)

"With profit and ownership also comes responsibility for those in need. For Calvinists, charity became a widespread activity. It did not necessarily begin with and follow the same patterns of charity that one may associate with giving to the poor or downcast today. Charity in the spirit of Calvin is wide-ranging and begins with personal responsibility and giving to the church." (CC, p. 107) "For Calvin, the next rung of charity was, surprising to some, personal security. In other words, Calvin upheld the view that one is responsible to provide for himself and his dependents. Calvin and other Reformers broke with the medieval pattern of almsgiving. Instead, they endorsed an ethic based on personal responsibility... Calvin, thus, through his teachings on



vocation and through the work ethic he cultivated, expected that a charitable outlook would lead individuals to eschew being drains on the resources of others.” (p. 110)

When businesses generate economic capital, “that allows the rest of society to flourish.” (WBM, p. 13)

The author argues for the legitimacy of profit: “One of the central theses of this entire book is that being on the front lines of a for-profit business (or a professional firm) allows us to engage in kingdom work every bit as much as if we were working in the church, on a mission field or in a university.” (WBM, p. 102) Profitability is necessary for a business to survive, and therefore allows it to accomplish its God-ordained purposes. (p. 171-172)

Communities/nations supporting themselves

The work of a small business owner who understands his business as his calling and does not separate his “work” from his “ministry” positively impacts the community in numerous ways like providing for his family, helping others do their work, and creating value. (FCC, p. xv-xvii)

The economic success of people and communities comes from their value creating work. (FCC, p. 65)

Solomon, the Queen of Sheba, and Rehoboam are examples of taxation and policies taking wealth from their people. The economies of their people had less to operate with because of their policies. (FF, p. 49-51)

Productivity and thrift must be oriented towards the well-being of society. In this way, Christian compassion motivates Wesleyan involvement in the economy. (HGM, p. 115)

Savings and loans help sustain value creation. (OMB, p. 624)

“Society’s purpose for business is to contribute to economic well-being by producing and distributing goods and services.” Profit is required for business. (OMB, p. 702)

“Every economy that intends to progress must have as its motive the ability to get more out of the economic process that it puts in.” (OMB, p. 781)

The concept that money is owned by those who use it and not by the authorities who issue it means that governments do not create wealth and must flourish through enabling the production of more than it consumes. (RE, p. 41)

Worldwide inflation has resulted from increasing consumption through equating value with printed dollars and increasing that value over the real wealth created through production. (RE, p. 345-346)

Borrowing allows for a higher total of goods and services. (BGG, p. 73)

“How many goods of a certain kind ought to be produced? The answer is best left to the contingency plans of actual buyers and sellers. The reason is not simply that individuals are the best judges of their own real needs. It is also that the pattern of their choices plays an important informational role. When the number of economic agents willing to expend resources upon certain goods is great, inadequate supply is likely to force prices up until some buyers, at least, change their minds.” (SDC, p. 105)

Element 8

A productive economy lifts people out of poverty and generally helps people flourish.

Flourishing and moral character

God's will is for people to flourish and grow in character. (FF, 2 Peter 1:3) (p. 33)

“Development is impossible without upright men and women, without financiers and politicians whose consciences are finely attuned to the requirements of the common good.” (CIV, p. 45)

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) pursuing 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)

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)

Russell Conwell: “I say you ought to be rich; you have no right to be poor.” (GW, p. 35)

The “Institutes” of John Cassian (360-435) notes that monks embrace poverty. Anyone entering the monastery is forced to relinquish all money and possessions. (C, p. 115-117) “The Rule of St. Benedict” also states that poverty is required of monks. Benedict (480-550) argues from Acts 4:32 that common property is the necessary rule and the ownership of any private property is a vice. (C, p. 130)

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)

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)

God created work and created man to do work well. When we are not performing our work well, it is an indicator that our relationship with God is diminished. God created us to be productive and profitable in our work and when we are not, we have ceased work excellently unto the Lord and let his lordship be over every area of our lives. (TOW, “Goodness and Defilement of Work (Jeremiah 2)”)

“The joy of creation, of conceptualizing, planning, forming, and launching something—the pride of authorship—is an undeniable high point in human existence.” (CC, p. 14)

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

The author suggests that if the specific slavery laws of the Old Testament were followed, “it is arguable that fixed-term slavery and bonded labor in ancient Israel would be comparable to paid employment today, whereas freedom would be equivalent to self-employment and involve considerably more risk.” (TFO, p. 174)

The economy and concern for the poor

Caring for widows, orphans, and the poor were chief concerns of the Fathers. They based this on Scripture (Ex. 22:21-22; Dt. 14:29; Jer. 22:13, 15-16, 22: 3-4; Mk 12:40; Lk. 7:11-16) (MFC, p. 18)

Central to understanding the role of wealth and economy is helping the poor. (MFC, p. 39-40)

The Holy Spirit leads people to work hard to provide structures and systems to care for those in need. (FCC, p. 46)

Christians must engage in an economy which affirms the humanity and importance of the poor by helping them flourish. (Ruth 1-4) (FCC, p. 18)

The Lord's Supper is instructive for God's provision and the fellowship of His community. It points to God as the source of life as poverty is alleviated, and people are adopted as children in the Kingdom of God. (FCC, p. 38)

The extent to which the poor were treated well in Israel reflected the health of the nation and economy. (OTE, p. 42)

The most fundamental considerations for economic decisions include caring of the poor, enabling those excluded from economic activity, investing in the development of the vulnerable, and increasing the stability and health of family life. (OMB, p. 441-442)

A just economy provides basic human needs and lifts people out of poverty. (OMB, p. 457)

God is concerned with the poor and lifting them out of their circumstances. (Isaiah 61: 1-11) (SSB, p. 942-943)

Just and righteous societies care for the poor. (Jer. 21:11-23:8) (SSB, p. 982)

Care for the poor is a priority. (1 Cor. 16: 1-4) (SSB, p. 1511-1512)

Some new developments in mass production have actually been seen as increasing poverty: "increasing levels of poverty, crime, alcoholism, hunger, and spiritual thirst." (GW, p. 27)

The author cites Iranaeus as saying that all commercial activity (buying, selling, and trading), even that of Christians, is generally suspect of being unrighteous. Wealth itself is considered unrighteous by Iranaeus, regardless of the amount. Iranaeus does not give the reason for the judgment, but he may be echoing views of the time, or a reading of Revelation 13:17, or "he may simply be rejecting the self-interest that inevitably accompanies trade." (FW, p. 110) From the same passage, it appears that while Iranaeus views all property as suspicious, he does emphasize that Christians must use the unrighteous property for righteous purposes. The point of the passage is that whatever we have is not our own, but we should make use of them for the Lord. (p. 111)

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)

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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)

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)

Ambrose believed that nearly all ways of acquiring wealth are unjust except agriculture. He thought trade was especially suspect because it involves deceit. (FW, p. 189)

According to the author, Ambrose believed that the measure of a just wage is determined by what is necessary to sustain life, not the productivity of the labor or the worker’s skill. (FW, p. 190)

Citing James 5:1-6, the author argues Christians should be conscientious as to which products they buy because they may be tacitly endorsing economic injustices by the companies, such as failing to pay workers decent wages (James 5:4). He also suggests they should be cautious of politicians who support tax cuts for the upper and middle classes while programs supporting the needy are reduced. (NPR, p. 156-158)

Economic systems and concern for the poor

Affording poor people equal access through structural development is a key to creating a successful society. (CIV, p. 13)

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)

Economies operate within societies and as such definitions concerning “poor” and “productive” change. The idea is that a society’s success is determined on how they positively deal with “their” poor. (OMB, p. 91)

It is the duty of justice and truth to provide means whereby the poor may access ways to progress. (OMB, p. 489)

The Four Little Dragons (Taiwan, South Korea, Hong Kong and Singapore) are examples of capitalism lifting people out of poverty. (OMB, p. 925)

Israelite law favored people of property and possessions. Thus, seeing to the needs of the poor was of paramount importance. (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 prohibition against usury to fellow Israelites was to prevent people from taking advantage of those in need. (Deut. 23: 19-20) (SSB, p. 243-244)

Government welfare programs often treat the poor more like animals than people. (SSB, p. 285)

Nehemiah highlights the contrast between good economic practice and bad. Any economy that persecutes is evil. (Neh. 5: 1-9) (SSB, p. 585-586)

Christians are to imitate God’s concern for the poor. This should direct Christians to establishing economic policies with that aim in mind. (SSB, p. 1237)

Oppressive governments stifle productivity for the poor and thus keep them poor; the poor cannot own property or business. The author mentions Communist countries and says that such systems are evil. (BGG, p. 23-24)

Borrowing allows the poorest communities to be much more productive, and that this will get them out of poverty, or at least give them a better chance. (BGG, p. 73)

Business creates productivity, so the more you can get business to the poorest areas, the more you will be able to get people out of poverty. (BGG, p. 81)

The free market system has lifted more people out of poverty than any other system. (EP, p. 18-23)

Many Asian nations have lifted themselves out of poverty through sound economic policies and management combined with a “supportive political will” (EP, p. 124), without debt relief or large amounts of foreign aid; other developing nations must do the same if they desire to overcome poverty (p. 124-126).

Just because some people abuse economic tools, this is not a good argument to abandon the free market system in favor of one that does not work as well. (EP, p. 190-191)

“The World Council of Churches, blinded by its own theological ideology, failed to see any co-creative possibilities, contributions, or potential for moral or societal good coming from the marketplace.” (GW, p. 89)

“In addition to ignoring the issues faced by businesspeople, seminaries offer little analysis of or appreciation for the moral roots of the modern corporation, the concept of business as a calling, or the multiple tasks that business performs for society and the common good.” (GW, p. 96-97)

“For some in the academy, this may require a theological paradigm shift to recognize that business, even operating under a marketplace system of democratic capitalism, can be a source of social justice.” (GW, p. 144)

Those who make things create jobs, as well as holding jobs themselves. (GW, p. 133)

Pope Leo XIII’s “*Rerum Novarum*” argues against socialism as the answer the economic problems of the time. First, the dissolution of private property would prevent members of the working class from being to utilize wages for their own betterment. Second, socialism violates the natural right to private property, by which people are meant to provide for themselves and their families. Third, socialism distorts the role of the state by exercising excessive control over the family and paternal authority in provision for the family. Fourth, socialism would create confusion, disorder, and envy within society. The inviolability of private property is the most fundamental principle for alleviating the conditions of the working class because it allows them to properly utilize wages for their own betterment and to give away any excess when appropriate (360-365).

“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.” (BCG, p. 83)

“In applying these ideals to globalization there is nothing in Scripture that would indicate these concerns should end at national or ethnic boundaries. We are simply commanded to love our neighbors. However, the interdependencies created by globalization have caused the neighborhood to expand in size and scope. In the Old Testament tradition sojourners were to be treated like the native born under the law (Lev 19:34). Jesus arrived on the scene to clarify that

God's mercy should be extended to all. The kingdom properly seen is inclusive. Thus our neighborhood, and thereby our neighbors, has become global." (BCG, p. 152)

"Furthermore, Calvin and his followers seemed to understand that private property could help individuals and families climb out of impoverished conditions. He seemed to understand how private property could benefit the poor—a theme echoed by Thomas Sowell when he notes: 'Where property rights prevail in a free market, housing circulates regularly among different classes of people.'" (CC, p. 64)

Calvin took a stance against usury but was not against proper charging of interest, because he realized that creditors could be victims too and if they were unable to charge interest, there would be a loss on their side. (CC, p. 74-75)

"This intervention of human management has brought us, generally speaking, out of barbarism into an orderly society." (PP, p. 25)

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)

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)

Responding to the argument that developed nations cause poverty in undeveloped nations, the author counters that "two hundred years ago, Latin America was poorer than it is today; but so was North America." Democratic capitalism brought growth to both these regions. (SDC, p. 273-274)

The author describes the improvement of conditions in Latin America since the introduction of democratic capitalism. (SDC, p. 308) "In thirty years, infant mortality was reduced significantly." (p. 309)

"The United States is not stricken weak with poverty. Its system has been productive beyond compare." (SDC, p. 358)



Growth/productivity and concern for the poor

Productivity, viewed spiritually, enables giving to the poor. (MFC, p. 86-87)

The early church experienced success in helping the poor through the success of their economy. (MFC, p. 145)

Plagues represented the struggle of Israel to flourish. Egypt's economy was not productive because it held people in slavery and poverty. (Ex 7:14-29) (SSB, p. 77)

The gleaning law of Leviticus 19:9 shows concern for the provision of the poor through work. (SSB, p. 145)

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

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

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)

Helping the poor and helping them flourish involves understanding the economy in terms of value creation and its connection with all spheres of what it means to be human, e.g. the artistic and cultural. (FCC, p. 16-17)

Wealth must not be hoarded. It must be utilized for the purpose of helping those in need. (Proverbs 11:24-25; 14:21; 31; 22:9; 28:27) (FCC, p. 24)

Governments do not create wealth but should provide the infrastructure to do so. When policies take money from people to fund political agendas, wealth is taken from the wealth-creating sectors of the economy. This inherently leads to less help for the poor and less freedom for people. (FF, p. 80-81)

Henry Ford's success in producing wealth through manufacturing cars opened up the means for him to pay his workers more and create competition for the better workers. This productivity is an example of people being lifted out of poverty and flourishing based on economic principles aimed at wealth and value creation. (FF, p. 105)

Wealth redistribution is not a matter of self-improvement but about being honorable in fulfilling God's ordained social responsibility. (OMB, p. 93)

Preoccupation with monetary wealth is evil. But poverty is not a mark of holiness. Poverty is to be overcome with hard work and establishment of structures which help alleviate economic need. (OMB, p. 111)

Redistribution of the American economy to the world's poor would lead to more poor people. Productivity is the means by which poor people are helped out of poverty. (RE, p. 195)

Sproul notes that the acquisition and proper use of tools lead to increased production, which in turn lifts people out of poverty (BE, p. 49-54).

Luke 10:7 is useful when talking about how work is a good thing for all workers—not a negative thing as Marxist theory suggests. (BGG, p. 31)

Luke 19:13 – being productive with what the Lord has given you not only helps you make profit, but God will further bless you, when you are productive, beyond what you do for yourself. (BGG, p. 42)

Because the rich are productive they are able to help those in need, so the verses referred to in Acts illustrate that those who can be productive help those in poverty (Acts 4:32-35). Those who are rich (who have the opportunity to be, and are, productive) have more obligations to give generously to the poor (1 Tim. 6:17-19, Luke 12:48, 1 Cor. 4:2, 14:12b). (BGG, p. 54-57)

“It follows from our comments above that a Calvinistic work ethic does not reward or tolerate non-productivity. In fact, a depravity-sensitive work ethic will recognize sloth as a symptom of sin and will seek to ward it off wherever possible. Of course, one way to do this is to withhold

rewards form those who do not work or who do not work well. Regarding only those who are productive seeks to nullify where possible one of the effects of the fall. Any business system that recognizes the realities of the fall and human sin, therefore, will strive to motivate workers toward productivity.” (CC, p. 54)

The Jubilee

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

The Jubilee centered around two aspects: release/liberty and return/restoration. (OTE, p. 210)

The economic limits of the Jubilee ensured the poor would not remain in slavery and families would always have access to self-sustaining means. (OMB, p. 39-49)

The Jubilee (Deut. 15:1-23) is an example of an economy being productive while helping the poor flourish. (OMB, p. 64)

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)

Jubilee ensures poor are given the opportunity to flourish. (Deut. 15: 1-18) (SSB, p. 233-235)

Element 9

The most effective way to turn around poverty, economic distress and injustice is expanding opportunity for people to develop and deploy their God-given productive potential in communities of exchange, especially through entrepreneurship.

Cultivating productive potential in communities of exchange

God's creative empowerment is for the benefit of all humanity, believers and unbelievers. (FCC, p. xxx)

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)

Societies which encourage value creation bring about the well-being of their communities. Societies benefit from the creative work of individuals and should promote it accordingly. (HGM, p. 105)

Proper execution and fostering of human work will promote industriousness because in affirming this creative aspect, humanity is dignified and progress achieved. (LE, p. 19)

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)

Pope John Paul II believed that human work is the key to the “whole social question.” Work includes entrepreneurship, industry, agriculture, family life, politics, etc. (OMB, p. 442-443)

Common good requires business to grow. (OMB, p. 675)

The modernization thesis encourages economic growth through increased production. (OMB, p. 820-821)

Churches must contribute to ending poverty by encouraging habits which lead to job creation and sharing. (OMB, p. 824)

Increasing production is not evil, but rather it can serve to help others. (BGG, p. 28)

Hindering and decreasing the earth’s productivity is detrimental to the state of mankind; Genesis 3 illustrates this. (BGG, p. 29)

One of the best ways to help people is to assist them with capital and the right tools so they can help themselves and then help others. (EP, p. 171-173)

West Germany was an example of a superior marketplace. “Banks, corporations, and labor unions seemed to create the conditions for its postwar economic miracle (getting the country out of dismal conditions).” The U.S. economy was improved by emphasizing on technology, and other corporate strategies.” (GW, p. 69)

Many people have a general sense that “business people are greedy...and insensitive to the plight of the poor.” (GW, p. 91)

Clement of Alexandria’s “Who Is the Rich Man That Shall Be Saved?” argues that the story of Jesus and the rich young ruler should not be interpreted literally. Jesus is not demanding that the man literally sell everything he owns. Instead, Jesus is demanding that he rid himself of his idolatrous desires for material things. According to Clement, it is right to retain wealth if you have the proper attitude and can put it to good use for those who are in need. (C, p. 47-51)

In a letter, Bernard of Clairvaux (1090-1153) advises a young man to leave his ailing mother in order to go into the monastery. Bernard argues that the monastic life is the best kind of Christian life and the way to salvation, and if the man’s mother keeps him from entering it, then she will lose her own salvation. He refers to Matthew 10:37 as justification for this view. (C, p. 133-135)

In the “Summa Theologiae,” Q. 184, a.1, Thomas Aquinas defends the position that charity (i.e. love) is the perfection and goal of the Christian life, referring to Col. 3:14 and 1 John 4:16. In Q. 186, a.3, he then defends the notion that voluntary poverty is the foundation for achieving charity. He refers to the story of Jesus and the rich young ruler (Matt. 19:21) and quotes Augustine and Chrysostom to argue that possessions increase greed. (C, p. 160-167)

In “Cherished Instructions on Sin, Excommunication, and the Community of Goods,” Ulrich Stadler argues that common property is the proper rule, rather than private property. He argues on the basis of creation (all things were equally given in creation) and anthropology (people are all equal in the sight of God). Accordingly, Stadler insists that business transactions are sinful. (C, p. 228-229)

In “A Declaration from the Poor Oppressed People of England,” Gerrard Winstanley (1609-1676) argues that Christians should not engage in “buying and selling” because it is sinful and makes people robbers and thieves. (C, p. 301-302)

Pope Leo XIII’s “Rerum Novarum” argues against socialism as the answer to the economic problems of the time. First, the dissolution of private property would prevent members of the working class from being able to utilize wages for their own betterment. Second, socialism violates the natural right to private property, by which people are meant to provide for themselves and their families. Third, socialism distorts the role of the state by exercising excessive control over the family and paternal authority in provision for the family. Fourth, socialism would create confusion, disorder, and envy within society. The inviolability of private property is the most fundamental principle for alleviating the conditions of the working class because it allows them to properly utilize wages for their own betterment and to give away any excess when appropriate (360-365).

Max Weber’s *The Protestant Ethic and the Spirit of Capitalism* argues that Protestant asceticism’s emphasis on the limitation of consumption and the valuation of continuous work in a worldly calling led to the development of capitalism. Asceticism calls people to work and to save what they earn from their work, leading to increasing wealth and making investment in capital when possible. (C, p. 371-374) He also argues that Protestant asceticism sanctioned labor as a calling and therefore made the employer’s business a calling of God. (p. 376)

The author argues that the 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)

The author cites Origen as interpreting Jesus’ command to sell one’s possessions and give to the poor very literally. Origen also believed that all property belonged to Caesar, so the less you owned, the better off you were because the less you owed to Caesar. (FW, p. 118-119)

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 more radical of the Donatists of fourth century North Africa believed that poverty was a virtue and practiced it by abandoning or giving to the poor whatever wealth they had. (FW, p. 160)

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 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)

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)

Basil of Caesarea founded a charitable institution called Basiliad. It was a separate complex, and gave food, medical care, clothing, and other necessities to the poor. Hundreds of other charitable institutions were later based on it. (FW, p. 182-183)

Early ideas of common property, sharing, and *koinonía* continued through the time of Ambrose and Jerome in the late fourth and early fifth centuries. (FW, p. 187-198) Ambrose believed nearly all ways of acquiring wealth were unjust except agriculture. He thought trade was especially suspect because it involves deceit. (p. 189) Ambrose believed greed is the cause of poverty because it takes wealth away from its intended purpose of sharing. He believed the measure of a just wage is determined by what is necessary to sustain life, not the productivity of the labor or the worker's skill (p. 188-190) He believed common property was preferable to private property. He was not dogmatically opposed to private property, but believed that it would be preferable for all property to be held in common since all of creation is available to all people. (p. 190-193) The author argues that Jerome's lack of originality regarding economic issues indicates how engrained the ideas of communal property and sharing were in the Christian teaching. (p. 193) Jerome holds that we do not actually own the things we have since death sets a limit to our ownership. Also, Jerome emphasized the distinction between the commandments of Jesus and the counsels of perfection more than any previous theologian. (p. 193-196)

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)

The author argues that there is a great deal of agreement among early theologians that property should be held in common, and that private property should be very limited. All the theologians he cites agree that wealth is to be shared. (FW, p. 226-228) 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. (p. 229-231)

The author argues that, in general, throughout the Old Testament there is support for aspects of both capitalism and socialism. "The industriousness promoted by capitalism finds parallels, but the poor are no means seen as generally lazy. The relative equality promoted by socialism appears, too, but via individual and familial ties to property, not via state ownership." (NPR, p. 82)

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)

Citing James 5:1-6, the author argues Christians should be conscientious as to which products they buy because they may be tacitly endorsing economic injustices by the companies, such as failing to pay workers decent wages (James 5:4). He also suggests they should be cautious of politicians who support tax cuts for the upper and middle classes while programs supporting the needy are reduced. (NPR, p. 156-158)

Acts 2:42-47 and 4:32-5:11 do not refer to an involuntary communism but to voluntary, periodic acts of charity as needs arose. People retained their private property but considered it available whenever need arose within the church. The author argues this is fully normative for the church. He also notes that “it is only consumption and not also production that is shared in Acts’ model.” (NPR, p. 162) The communality described does not include any statement of complete equality among believers. (p. 165) Christians retained their private property but they voluntarily gave so that there would not be any poor among them. (p. 161-167)

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)

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

“The idea that business can be a calling is becoming more widely appreciated and accepted. Yet the question of what exactly business is a calling to needs much more exploration. This is the central topic of this book. Based on the contours of a Christian worldview, we hope to address this question by developing a faithful understanding of business at the individual, organizational and systematic/structural levels. In sum, we will be employing wisdom from an ancient tradition in order to contribute to the development of a ‘new story’ of business. Business, we will argue, is a calling to serve the common good through transformational service.” (BCG, p. 33)

“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.” (BCG, p. 83)

“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.” (BCG, p. 83)

Regarding Globalization: “We will then develop a framework for approaching and understanding globalization. In particular, we will argue that globalization should be approached as an unprecedented opportunity to positively influence and transform lives, especially those of the poor. At the same time, however, we will argue that some aspects of globalization itself need to be transformed in order to properly reflect God’s designs.” (BCG, p. 139)

“Developing a fair and informed evaluation of globalization is a challenging task. Such an evaluation is dependent on factual items such as whether well-paying jobs are lost, the rampancy of abuses in factories and the root causes of cultural change. These issues are not easy to settle. Moreover, the facts may well change with time and circumstances. Underlying the facts, and often shaping their interpretation, however, are important values that are often unstated but must be examined. Recall from chapter two that a key part of God’s mission Christ came to proclaim, as characterized by the full meaning of *shalom* and the *kingdom*, is a deep concern for human flourishing and transformation across multiple dimensions: spiritual, physical, emotional, social. Moreover, justice for the poor, vulnerable and voiceless are of special concern to God.” (BCG, p. 152)

“In applying these ideals to globalization there is nothing in Scripture that would indicate these concerns should end at national or ethnic boundaries. We are simply commanded to love our neighbors. However, the interdependencies created by globalization have caused the neighborhood to expand in size and scope. In the Old Testament tradition sojourners were to be treated like the native born under the law (Lev 19:34). Jesus arrived on the scene to clarify that God’s mercy should be extended to all. The kingdom properly seen is inclusive. Thus out neighborhood, and thereby our neighbors, has become global.” (BCG, p. 152)

“Capitalism, thus, presupposes certain conditions that will make it work. Its invisible glue is of a different sort than the imperceptible glue of statism, environmentalism, and other macroeconomic systems. Capitalism will often provide more explanatory power and more ability for productivity. If those are underlying values, then one should not be surprised if capitalism is viewed as more of a success than a failure. While Calvin himself did not write a formal economic treatise, we suggest that the worldview encased in his writings and interpretations has more lasting value than many short-lived economic fads. A five-century test of his ideas against other business or economic systems is worthwhile.” (CC, p. xxv)

“We are cautious to avoid making a stealthy endorsement of all types and expressions of capitalism, for we are aware of its various shortcomings...Still, socialism does not make a man more righteous or capable of resisting temptation. Nor does communism, libertarianism, or environmentalism make man less of a sinner. Human sinfulness is a macro issue that persists throughout all systems and all of history. If the sinfulness of man is an inescapable axiom, then all economic or business systems can aptly be referred to as iron cages. It is only a question of knowing which cages confine and which idols are being worshipped. Capitalism abused is rooted

in the idols of materialism and greed. Socialism abused is devoted to the idol of self-righteousness or communolatry. Honest assessments of presuppositions must also equitably address idolatry where it occurs.” (CC, p. xxvi)

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

Entrepreneurship

Faithful entrepreneurial stewardship can impact more than the corporate world. The empowerment to engage and transform can permeate all areas of social life. (FCC, p. 125)

After the fall of Rome, the European peoples had to rely on inventions to forge ahead economically. While these examples do not necessarily lend themselves as primary proof that entrepreneurship is the best way to lift economies, they are examples of how inventions help society. (FF, p. 14)

Entrepreneurs seek to provide better services for their customers and this facilitates wealth creation and efficiency. (FF, p. 116-117)

The author gives an example of a professor helping others through his success. The example points to the Wesleyan principle that people should be hardworking and entrepreneurial. (HGM, p. 31)



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)

Wesleyans encourage entrepreneurial businesses and nonprofits in order to creatively meet the needs of the world. (HGM, p. 95)

The Puritan willingness to explore alternative means of increasing wealth exhibited a commitment to continually follow God in new ventures. (OMB, p. 250)

Alleviating poverty in the future will probably involve more entrepreneurial approaches from NGOs and churches. (OMB, p. 482)

Example of a church engaging in entrepreneurial enterprise to transform a community. (OMB, p. 877)

Three examples of different churches engaging in entrepreneurial approaches to community transformation from real estate to microloans. (OMB, p. 879-890)

Authentic business people and entrepreneurs are being called to help spread the Gospel and turn around poverty. (SSB, p. 419)

Profits and entrepreneurial risk-taking are on the whole just and beneficial to people and an economy (BE, 77-81).

Where it is easier to get micro-loans out to the poorest areas, there will be opportunity to get people and communities out of poverty; these kinds of loans have had great impact around the world in poor countries. (BGG, p. 73)

Business can often be entrepreneurial; laws and regulations can effectively prevent entrepreneurs from legally owning property or businesses, such that economic growth is stopped before it can begin. This is evil and sinful, and it prevents people from growing out of poverty. (BGG, p. 81-82)

Productive entrepreneurship and innovation by individuals and small businesses can improve the lives of everyone in society. (EP, p. 33)

Through self-reliance, innovation and entrepreneurship, we can “make the best use of resources given to us by God.” (EP, p. 135)

Sometimes innovation (like the Internet revolution) can cause significant negative economic and social costs, such as layoffs, plant closures, elimination of middle-management layers, career uncertainty, longer work hours, skill- and job-retraining needs, and general insecurity. (GW, p. 71)

Capitalism (and the entrepreneurship it entails) is rejected by Christian socialism. (GW, p. 90)

“The impulse to acquisition, pursuit of gain, of money, of the greatest possible amount of money, has in itself nothing to do with capitalism. This impulse exists and has existed among waiters, physicians, coachmen, artists, prostitutes, dishonest officials, soldiers, nobles, crusaders, gamblers, and beggars. One may say that it has been common to all sorts and conditions of men at all time and in all countries of the earth, wherever the objective possibility of it is or has been given. It should be taught in the kindergarten of cultural history that this naïve idea of capitalism should be given up once and for all. Unlimited greed for gain is not in the least identical with capitalism and is still less its spirit... Unlimited greed for gain is not in the least identical with capitalism, and is still less its spirit. Capitalism may even be identical with the restraint, or at least a rational tempering, of this irrational impulse. But capitalism is identical with the pursuit of profit, and forever *renewed* profit, by means of continuous, rational, capitalistic enterprise. For it must be so: in a wholly capitalistic order of society, an individual capitalistic enterprise which did not take advantage of its opportunities for profit-making would be doomed to extinction.” (PC, p. 2)

“This kind of entrepreneur, the capitalistic adventurer, has existed everywhere. With the exception of trade and credit and banking transactions, their activities were predominantly of an irrational and speculative character, or directed to acquisition by force, above all the acquisition of booty, whether directly in war or in the form of continuous fiscal booty by exploitation of subjects... But in modern times the Occident has developed, in addition to this, a very different form of capitalism which has appeared nowhere else: the rational capitalistic organization or (formally) free labor. Only suggestions of it are found elsewhere.” (PC, p. 3)

“Hence in a universal history of culture the central problem for us is not, in the last analysis, even from a purely economic viewpoint, the development of capitalistic activity as such, differing in different cultures only in form: the adventurer type, or capitalism in trade, war, politics, or administration as sources of gain. It is rather the origin of this sober bourgeois capitalism with its rational organization of free labor, but is not quite the same thing.” (PC, p. 4)

The West has provided a place for capitalism to rise out of. This form of rational systematized capitalism depends on technical science for its calculations, and in turn science benefits from the outworkings of capitalism in society. The West cannot take all of the credit for mathematics but they are the ones who developed arithmetic into economics and book keeping. We must also pay attention to the legal system and how law was developed in the West and the civilized society that made economics possible. The law was formed not just by rationality and the sciences, but rather the spiritual and ethical influences of the time, which developed man’s rationality. (PC, p. 4)

The authors make a strong case for entrepreneurship and productive innovation. They argue that it can only be found to be widespread and successful in a capitalistic market system, which is the most effective way to bring billions out of poverty and injustice. Inequality is not necessarily wrong; rather it can be evidence of people’s different gifting, talents, opportunities and choices.

Injustice can also bring about unfair inequality, and capitalism is the most effective in eliminating that evil and creating opportunity instead. (VC)

Investment takes place over long periods of time; the invention of corporate law was especially significant as a facilitator of investment. (SDC, p. 44)

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)

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)

Responding to the argument that developed nations cause poverty in undeveloped nations, the author counters that “two hundred years ago, Latin America was poorer than it is today; but so was North America.” Democratic capitalism brought growth to both these regions. (SDC, p. 273-274)

The author describes the improvement of conditions in Latin America since the introduction of democratic capitalism. (SDC, p. 308) “In thirty years, infant mortality was reduced significantly.” (p. 309)

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

Global capitalism and business can be a “powerful tool for good in the hands of God,” and is “one of the best hopes for addressing the problems of the world.” (WBM, p. 9)

Businesses have the capability to, and often do, improve the lives of people, generate economic security, provide new opportunities for prosperity, education and independence, pursue “systems and structures designed to better protect human rights,” and generally improve human flourishing. (WBM, p. 12-13)

The wealth that economically enables and improves every institution in human society is generated through creative innovation and businesses. (WBM, p. 47-48)

By seeking the guidance of the Holy Spirit to fulfill what sometimes appear to be contradictory obligations (to obey God and succeed in business), Christians in business ought to be the most creative and innovative. (WBM, p. 119-123)

Creative, productive innovation can contribute to human flourishing and help redeem and restore broken relationships, oppression and injustice. (WBM, p. 152)



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 10

Programs aimed at economic problems need a fully rounded understanding of how people flourish.

How people flourish

True development, economically and socially, must take into account the ways in which humanity improves itself. Life is more than just money. It involves everything that contributes to the true wealth (broad sense) of humanity. (CIV, p. 13)

True development finds value in glorifying God and committing to serving God in love which is leads to the benefit of all Creation. (CIV, p. 34)

Human development accounts for the spiritual and economic and social well-being of the person. (CIV, p. 47)

Being transformed into the likeness of Christ is the end of discipleship and any attempt at thinking on economic engagement takes into account the *telos* of individual Christians. (FCC, p. xxx)

Helping the poor and helping them flourish involves understanding the economy in terms of value creation and its connection with all spheres of what it means be human, e.g. the artistic and cultural. (FCC, p. 16-17)

The Bible provides the story through which humanity may understand its true value and economic thinking which seeks to add value to the world understands proper role of biblical values in that process. (FCC, p. 25)

Part of engaging economic problems includes educating people about how the economy works and how fit into the system. (FCC, p. 65)

Economic well-being is more than theory and abstract concepts. The economy is made up of working people who not only provide basic necessities for themselves, but also bless others with the wealth they produce. (HGM, p. 8)

The key element to human development is human work. (LE, p.6)

Families add value and creativity to society. (OTE, p. 355)

Those who manage and work in economies need a theologically informed approach to business and in the context of how cultures work and flourish. (OMB, p. 11-12)

A failure to understand the role of theological-ethical vision in society breaks down creative economic function. (OMB, p. 33)

Christian business people have the opportunity to help people discover a vision of society that conforms to the will of God. (OMB, p. 186)

Stewardship requires planning. (OMB, p. 433)

Investing the betterment of society includes discerning areas which will benefit most from development. (OMB, p. 491)

Economy inevitably involves philosophical thinking about the highest good and how people flourish. (RE, p. 355)

The necessary conditions for material prosperity are production, tool development, surplus capital and profit. (p. 41-59) The chapter on poverty includes some explanations for the causes of poverty and what can be done to help the poor flourish, particularly Biblical means of charity, such as giving, tithing (Deut. 14:20-29) and gleaning (Lev. 19:9-10; Deut 24: 19-22; Ruth 2:8-9) (p. 141-150).

Just as sound doctrine is important for healthy behavior in the church, it is also important for healthy behavior in the workplace. (TOW, “True Belief Leads to a Sound Organization (1 Timothy 1:11, 18-20; 3:14-16)”)



Issues and challenges for economic programs

The individual is primarily responsible for development, and programs must account for this reality. (CIV, p. 30)

The local Church is the primary conduit through which God injects creative, thoughtful, innovative, and ethical actions into the economy. Economic thinking must account for the creative energies of local bodies of believers to impact the world. (FCC, p. xxxi)

The mission of God must always accompany the intentional movement to create flourishing churches and communities. (FCC, p. 121)

Governments can create positive structures that aid citizens in their development. (FF, p. 59)

Economic and social problems must be met with a variety of business and civic engagement. (HGM, p. 99)

The economic success of countries depends on inclusive economic institutions which encourage mass participation through guaranteeing private property rights, unbiased system of law, public services ensuring fair access, and the freedom of peoples to choose their callings in business. (HGM, p. 100-101)

The concept of human work as divine mandate and essential element of what it means to be human must be central to discussions about economic and social policy. (LE, p. 14)

Understanding the rights of humanity is the key to any economic policy. (LE, p. 36)

The development of mature human beings who contribute to the well-being of society must be a priority in shaping the way society establishes the spheres of labor. (LE, p. 39-40)

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)

Economic programs cannot be divorced from theological or ethical convictions. (OMB, p. 111)

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)

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)

The basis for ordering of justice in the state and in citizens is writings and teachings on “divine things.” (OMB, p. 124)

Development that fails to address root causes of social distress will never succeed. (p. 334)

Societies are responsible for allowing people the freedom to live out their vocations faithfully to God. (OMB, p. 478)

Affirmation of Christian ideals of justice leads to individualism and democracy which will influence the socio-economic climate. (OMB, p. 816-817)

Moral principles must remain integrated in organizational character because to separate moral concerns is to remove the human element. (OMB, p. 866)

Economic thinking must include the love and hate that goes into economic decisions. People allocate their scarce resources based on more than rational thinking void of emotion. (RE, p. 2)

The four facets of economics include decision making and the three levels of human society: personal, domestic, and political. All of these levels are included in biblical and classical thinking, but forgotten by most contemporary economists. (RE, p. 2-3)

Employment can be explained in relation to fiscal policies. When governments substitute their role in value exchange for the value exchange which occurs in the family unemployment rises due to the decreased value of work. (RE, p. 320-321)

Trust in God is essential to the economy. (SSB, p. 887)

We have a responsibility to create economic systems and practices that help people flourish. (Micah 6: 6-8) (SSB, p. 1180)

The affluent are not commanded to give money per se, but to help their neighbors generously. The idea is not that those with much are to be seen in a negative light; charity should be voluntary and not mandated: Acts 2:44-46. (BGG, p. 53-54)

We need a better understanding of the economic world in general, and the free enterprise system in particular, to have mature Christian thinking and properly use the economic opportunities God has provided us. (EP, p. 16-23)

Lifting developing countries out of poverty requires “capital and know-how,” and the resulting economic improvement will in turn also help these nations improve environmental conditions. (EP, p. 110)

Many anti-poverty activists lack an understanding of what economic and government systems should do to help people flourish and overcome poverty. (EP, p. 180-183)

There are ways to help the poor and weak, and pay them fair wages, while rejecting socialism. (GW, p. 26)

Pope Leo XIII’s “*Rerum Novarum*” argues against socialism as the answer the economic problems of the time. First, the dissolution of private property would prevent members of the working class from being to utilize wages for their own betterment. Second, socialism violates the natural right to private property, by which people are meant to provide for themselves and their families. Third, socialism distorts the role of the state by exercising excessive control over the family and paternal authority in provision for the family. Fourth, socialism would create confusion, disorder, and envy within society. The inviolability of private property is the most fundamental principle for alleviating the conditions of the working class because it allows them to properly utilize wages for their own betterment and to give away any excess when appropriate. (C, p. 360-365)

Christianity and the Social Crisis by Walter Rauschenbusch asserts that social equality can exist while there are other fundamental inequalities amongst people, such as intellect, education, age, authority, etc. He argues that capitalism has weakened the social equality of America by creating two distinct classes. (C, p. 378-380) Industry and commerce are good, but they must serve the moral good. The greatest contribution anyone can make to a social movement is to reform his own moral judgment, and thereby put justice above profit. (381-383)

In “Vocation in Work,” Dorothy Sayers argues that to deal with economic problems, we must first understand the right relation between work itself and man. The doctrine of creation and Christian anthropology show that people are meant to be makers and creators, since we are made in the image of the eternal creator. Enjoyment of work is meant to be the end of work; the end is not supposed to be economic security. (C, p. 405-412)

“Adam Smith, the father of modern capitalism, did not see business as merely a way to ‘make money’ to facilitate private individual gain. As the title for his most well-known book, ‘The Wealth of Nations,’ attests, he thought capitalism was a way to harness enlightened self-interest to serve the common good and make *everyone* better off.” (BCG, p. 29)

“The recent global economic crisis has re-alerted the general (non-business) public that it too has good reasons to care about these questions. Business touches almost every area of human life, including the food we eat, the clothes we wear, the air we breathe, the value of our investments, the working conditions of our global neighbors and even our cultural values. How business people and organizations envision their purpose and mission affects everyone.” (BCG, p. 31)

“Throughout this book we have argued that work should ideally be viewed as a calling (more accurately, as one of our particular callings), business should be practiced as a form of service to God and neighbor, and we must guard against falling to vices such as over identification with work, greed and over ambition. In order for this to occur, however, organizations and their leaders must do their part. To simply place the burden on employees to change their attitudes is far from sufficient and abdicates the role of leaders. An enabling context or a community where employees can live out their callings, grow as people and maintain a proper perspective on work



must be intentionally developed and nurtured. This, we argue, begins with god leadership.” (BCG, p. 192)

“Economic programs, thus, are not as value-free as some imagine, and many modern proposals are more reminiscent of Marx’s manifesto than of free-market principles that allow economies to self-correct by eliminating those who unjustly overextend themselves, which in turn creates an opportunity for new businesses to operate efficiently.” (CC, p. xxiv)

“We are cautious to avoid making a stealthy endorsement of all types and expressions of capitalism, for we are aware of its various shortcomings...Still, socialism does not make a man more righteous or capable of resisting temptation. Nor does communism, libertarianism, or environmentalism make man less of a sinner. Human sinfulness is a macro issue that persists throughout all systems and all of history. If the sinfulness of man is an inescapable axiom, then all economic or business systems can aptly be referred to as iron cages. It is only a question of knowing which cages confine and which idols are being worshipped. Capitalism abused is rooted in the idols of materialism and greed. Socialism abused is devoted to the idol of self-righteousness or communolatry. Honest assessments of presuppositions must also equitably address idolatry where it occurs.” (CC, p. xxvi)

Government projects or reforms are rarely as effective as they aim to be; nor are they as effective as private or charitable institutions, which are usually more clear about their goals and can aim all their resources to the specific needs of each area and its people. Moreover, it is important to have a realistic view of people: their potential and their depravity, and also how they flourish. Capitalism is the best economic system for taking all of this into account and creating incentives for people to be productive and virtuous for their own good and the good of others. When government controls too many of the entrepreneur’s decisions and what he can do or earn, it stifles his drive to flourish in these areas. When government rewards laziness and punishes wealth, it takes away people’s desire to be productive for themselves and others. Capitalism gives people the opportunity to flourish by incentivizing virtue and productivity for the good of all. Programs aimed at reforming what goes wrong in a capitalistic system should not blame capitalism, but rather take a close look at the morality of the businesspeople in question, and how government control affects the system. The economy, which is people making moral decisions in business and government, should not be confused with capitalism, which is the system and structure within which the economy operates. (VC)

Socialism believes it can create God’s utopia. (PP, p. 20)

“The cruelty of the socialist was never found in our savior.” (PP, p. 30)

Examples from history (biblical & extrabiblical)

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)

John Wesley understood the importance of work for the individual and the larger social network of the economy. He knew that political and legal structures influenced economies which in turn influenced individuals' experiences of labor. As a result, the Wesleyans sought to influence the economy in ways that mirrored biblical principles for the benefit of all society. (HGM, p. 7-8)

Wesley challenged people to positively impact the structures of England by supporting systems which promoted biblical values like freedom, access, fairness, and human dignity. (HGM, p. 58)

Once adopted as an official religion the Church was forced to develop a doctrine of social engagement. (MFC, p. 24)

The Church Fathers exhibited thought which reveals depth of reflection and teaching on social conditions necessary for human flourishing. (MFC, p. 16)

The health of Israel and the type of society they were (and supposed to be) was directly linked to the way they approached their relationship to God. They flourished when they were faithful to God. (OTE, p. 58)

The provisions of Jubilee kept Israel's focus on God as their provision along with ensuring segments of society never descended into perpetual poverty. The economics of Israel centered on the provision of God because that is how nations flourish. (OTE, p. 97)

The distribution of land by families and tribes in Israel made sure that no person/group ever suffered alienation and there was equitable distribution. (OTE, p. 200)

Scholastics thought the role of government was to provide a structure which allowed people to live virtuously for God. Virtue was necessary for the individual to live a fulfilled life. (RE, p. 38)

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 already directs economic thinking to future generations. (RE, p. 238-243)

God's commands are for Israel's prosperity. (Deut. 6:24) (SSB, p. 222)

God is the source of wealth creation and this is never separated from his commandments and ethics. Wealth is more than money because otherwise it would be possible to divorce true wealth from covenant. (Deut. 8:18-20) (SSB, p. 225)

Parameters for centralized leadership still focused on wise use of resources and value creation through ethical leadership. (Deut. 17:14-20) (SSB, p. 237-238)

The Gospel can disrupt an economy if that economy is contrary to human flourishing. (Acts 14) (SSB, p. 1444-1445)

Social gospel and socialist attempts at building “a perfect economic world” do not properly understand the gospel or the effects of original sin. (EP, p. 44-48)

Much criticism of economic globalization is misguided; “governments, businesses, and other market organizations” are neither “instruments of salvation” nor “institutions in league with the devil,” but are means by which people and resources can be marshaled to serve people’s “wants, needs, and beliefs.” (EP, p. 95-98)

“One’s view of man and society also crops up in certain economic applications. Following the pioneering theory of Nobel economist Mohommed Yunus, many wonderful advances have been funded over the past twenty years by privately held microfinance groups. Among these successful programs, one clearly indicates not only that private capital is needed and appreciated in developing countries, but also that loans function best if they are tied to several types of accountability. Customarily microcredit organizations loan small amounts of capital as seed money for a productive business to those who do not have adequate resources. Such loans are then to be repaid after profitability and recycled again in the local economy. Those loans are then issued again to others, and the original recipients have learned much about responsibility and entrepreneurship. To fail to require repayment would be to instill economic expectations that are wrong.” (CC, p. xxiv)

1 Tim. 5:3-16 – Rules for who qualifies for help (WIL)

Element 11

Economic thinking must account for long-term effects and unintended consequences.

Long-term effects

Long term growth comes from value-creating work. (FCC, p. 65)

The key element to human development is human work. (LE, p.6)

Thinking about economy, especially in the West, needs to understand how the Bible has shaped culture. Without engaging biblical themes it is impossible to fully engage in economic thinking. (OMB, p. 37)

Mosaic laws guided Israel in a way that helped ensure long-term and short-term access to God's provision. (OMB, p. 38)

Companies have character and managers must engage in business in a way which focuses on legacy of their organization. (OMB, p. 527-528)

The influence of Aristotle and Augustine helped Aquinas present a fully formed economic theory. (RE, p. 28)

The long-term effect of Aquinas and Catholic economic thinking helps explain why there are no major differences between Catholic and Protestants since the Reformation. (RE, p. 32)

Abraham's dealing to buy a burial plot for Sara showed long-term economic thinking. (SSB, p. 29)

Joseph did not think about the long-term effect of forcing people into servitude for their food. (Gen. 47:13-26) (SSB, p. 62)

The only long-term solution to world poverty is business. Businesses produce goods and jobs, those being the best solutions to creating a middle class and getting people out of poverty. (BGG, p. 80-81)

Debt, whether large scale or small scale, is like a bubble that will burst; when it does, it could leave us in "deep trouble." (EP, Preface to the Second Edition) The parable of the unmerciful servant (Matt. 18:21-35) deals with debt, forgiveness and the practice (or not) of generosity. It also warns against misvaluing wealth, just as Paul warns against loving money in I Tim. 6:10. But there are positive as well as negative uses of debt. (Chapter 6)

When businesses adopt a short-term mentality to get quick gains and results, the ultimate result is layoffs, the elimination of middle management layers, and the break-up of long-term employment. (GW, p. 69-70)

The author quotes Nobel-winning economist Robert William Fogel: "The future of egalitarianism in America turns on the nation's ability to combine continued economic growth with an entirely new set of egalitarian reforms that address the urgent spiritual needs." (GW, p. 65)

"While many people and institutions—including borrowers, credit agencies and government regulators—can be faulted, much of the current trouble started with an industry, banking, that once saw itself in the more noble terms of a profession engaged in helping people achieve their dreams. More recently a distortion of purpose crept through the doors. Banks, particularly, those involved in subprime mortgage lending, saw all of the money that could be made if they 'relaxed' traditional guidelines and 'gamed' the system. Tenuous loans were issued and then packaged and sold off to investigators, presumably washing away risk and culpability. Who would have thought that what seemed at the time to be nearly insignificant acts would come back to be a key cause of an economic crisis of global proportions?" (BCG, p. 28)

"The biblical concept of stewardship is not limited to how we spend our money. It extends to how we earn and invest it as well. If we are to exercise good stewardship and influence the globe positively, we must broaden our view of investment and look at it on a longer-term and more holistic basis. This means being prepared, if necessary, to accept lower financial return in exchange for greater social return. This could mean investing in socially responsible companies (with strong human-rights and environmental records) or direct investment into multiple bottom-line businesses, such as microfinance institutions." (BCG, p. 162)



Poor planning contributed to the recent financial crisis. Much of what business agreed to and the government supported was short-term thinking. Even when it started to become apparent that there would be serious problems and consequences for the long term, banks and businesses ignored this until it was too late. (VC, Chapters 7 & 8)

Capitalism works so well because of sustained growth. This is the “most dramatic breakthrough of the capitalist spirit, for Weber.” (SDC, p. 38)

Capitalism is a work in progress, and should be a long-term vision. It will be closer to fruition in 1,000 years, while we’re only 200 years in. “The new capitalism is not a matter of adventure or piracy but of continuous enterprise.” (SDC, p. 44)

Democratic capitalism does not create a pretense that everyone will be financially equal, but everyone will be better off than they were before. (SDC, p. 84)

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)

“The ethos of capitalism transformed the nature of money by linking it to practical intelligence and future productivity.” (SDC, p. 101)

1 Tim. 6:6-19 – Save for the future (WIL)

Luke 19:23-27 – Banking to save for the future (WIL)

Unintended consequences

Critically thinking about engaging the cultures of the world must be accompanied by affirming and preserving distinctions. Authentic development accounts for different cultures by allowing progress to take place in individuals' unique environments. (CIV, p. 38)

In order to create wealth competition must be allowed to exist. When policies overly protect the interest of established entities and do not allow innovation to impact norms, freedom and wealth creation are stifled. (FF, p. 99-100)

Failing to account for the consequences of economic thinking may lead to anti-Christian ideals governing humanity. (OMB, p. 300)

Fighting the “tyranny of consumerism” involves more than just cutting back. It involves thinking about how consumerism impacts the world. (OMB, p. 594)

Economic decisions which do not address the integral attitudes or morals associated with the societal problems inevitably fail. (OMB, p. 766)

The Christian economist can increase outreach by encouraging free trade and by influencing thinking about how finances flow between governments. (OMB, p. 949)

By focusing on the “labor theory of value” Adam Smith’s views led logically to Marx’s conception of labor and its value relation to surplus and capital. (RE, p. 75-76)

A fully rounded economic theory must account for who finally consumes goods produced and exchanged, i.e., the “end user.” (RE, p. 86)

Economic thinking must coincide with political thinking. (RE, p. 113)

Economic thinking must account for love of persons as an end and also how we love those persons. (RE, p. 173)

Not thinking about economics thoroughly may lead to negative moral actions like influencing a society thinking on abortion. (RE, p. 175)

God’s commands are for Israel’s prosperity. (Deut. 6:24) (SSB, p. 222)

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 later came to the view that government policies brought about “crippling” problems for “both labor and management,” and the larger economic situation (p. 10). He 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). The long-term effects of Adam Smith’s “invisible hand” (the free market) are preferable to increased government interference, which bring about “a politicized marketplace” and diminished economic growth (p. 40). “Excessive taxation, monetary inflation, massive federal debts, and government regulation” lead to lower productivity and weakened national economies (p. 47). Government policies that undercut economic laws (i.e. supply and demand) or oppose automation in an attempt to preserve jobs fail to recognize that respect for such economic laws and automation lead to increased production, economic growth, higher standards of living and more jobs (p. 51-54). Governmental policies, such as excessive taxation, tax shelters and inflation, make money unprofitable by removing it from the pool of surplus capital – which is necessary for tool acquisition and hence, increased productivity (p. 55-57). Price fixing through government establishment of either price ceilings or price floors disrupts the free market and leads to deleterious distortions such as shortages, surpluses, injustices, illegal attempt to circumvent the government regulations, or further government intervention and expenditures (p. 69-71). Socialism and government redistribution schemes violate both philosophical and biblical notions of justice; although the Bible commands charity (II Cor. 8:13-15), equity in judgments both legal (Ps. 98:9) and commercial (Lev. 19:36; Prov. 16:11), proper treatment of people (Col. 4:1; Philemon 16), and civil or remedial justice (Ex. 23:3-6), it never calls for laws to bring about material equity. In fact, it is “the Lord who makes poor and makes rich” (I Sam. 2:7). Further, socialist and redistribution plans undercut the conditions of economic growth and prosperity. (Ch. 10) Year of Jubilee practices in Lev. 25:11-16 protected private property and inheritances, and are actually an example of rental property (168-169). Deep deficits caused by increased government spending, as well as increased government control over people and poor economic decisions, undercut freedom and economic growth. (Ch. 11-13)

Christians and Westerners have mistakenly bought into socialist criticisms of capitalism, and have thus supported economic systems that fail to lift the poor out of poverty, instead of the imperfect but much better free-market system, which does lift people out of poverty. (EP, p. 16-23)

Modern environmentalism tends to produce policies that harm society, while the free market can produce “long-term change in technology” that “will bring about improvement to the environment.” (EP, p. 42-43)

Debt relief advocacy for poor nations does not reward value creation, but simply rewards poor economic management and corruption. In the parable of the two debtors in Luke 7:36-50, Jesus’ meaning of forgiveness is “a concept outside the realm of economics” (EP, p. 115) and is set “in the context of our relationship with God” (p. 123) rather than economic debt forgiveness. Leviticus’ call for debt relief and return of land during Jubilee refers only to those who are part of the people of Israel and occupying the land God gave Israel. Other biblical calls for forgiveness, such as in the Lord’s Prayer (Matt. 6:12, Luke 11:4), Eph. 4:32 and Col. 2:13 are about personal forgiveness in the context of relationship with God, and have nothing to do with monetary debt between nations. (Chapter 9)

The author cites the parable of the Pharisee and the tax collector from Luke 18:9-14 to draw a parallel with secular statist who see themselves as morally superior to those who disagree with their plans for secular salvation of society through government social engineering. (EP, Chapter 11) He also approvingly quotes Augustine, who describes governments practicing legalized theft, and applies this to government redistributions schemes. (p. 142-143) There are economic effects from original sin. (p. 145)

“Good economics and commercial management” are better ways to generate wealth than political and bureaucratic structures. “Political will can help by not hindering commerce and by not putting red tape and bureaucracy in the way of people trying to be entrepreneurial.” (EP, p. 155-156)

Poor regulation, unwise lending practices, generally irresponsible behavior by individuals and corporations, a lack of savings by individuals, and risks that didn’t turn out positively all contributed the current financial mess. We should not return to failed systems such as socialism and communism. (EP, Afterword)

Pope Leo XIII’s *Rerum Novarum* argues that the abolition of private property and the institution of socialism would eventually lead to the degradation of all classes of people, both working and wealthy, by taking away the responsibility of each person for improving his own circumstances; by creating envy; and by removing any motivation for the proper use of talents or industry. Private property is the most fundamental principle for improving the condition of the working class. It allows each person to properly use his possessions. (C, p. 361-363)

Element 12

In general, economies flourish when goodwill is universal and global, but control is local, and personal knowledge guides decisions.

Universal goodwill

Wesleyans engage people of their community including the marginalized. They believe that spending time on the margins helps them learn about the needs of their community. (HGM, p. 95)

Examples of creating value such as hospitals and alms giving/distribution centers are found in the early in the Church's history. These initiatives were favored by imperial governments (MFC, p. 27)

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)

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

Lactantius argues that humankind was created for sharing through compassion. (FW, p. 138)

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)

“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)

Local Control

Addressing the development of society must take account of the local responsibility of those areas most in need. Totalitarian control and manipulation can never foster local development. (CIV, p. 16)

Keeping the order of control first local, to regional, to national helps foster development that does not undermine democracy. (CIV, p. 26)

The local Church can be the primary conduit through which God injects creative, thoughtful, innovative, and ethical actions into the economy. Economic thinking must account for the creative energies of local bodies of believers to impact the world. (FCC, p. xxxi)



Local control of land by tribes was initial plan of God for Israel and this contrasted to the centralized governmental control of the King. (OTE, p. 56)

Localized government protecting the family was central to Israel. Equity and freedom of this structure was legitimated through the Covenant. (OTE, p. 340-342)

The flourishing monastic movements depended on their continued existence within the larger structures of governments. (OMB, p. 155)

Moses is given advice from his father-in-law to start setting up systems of localized governance. (Ex. 18:13-24) (SSB, p. 90)

Israel was warned that a powerful king (and therefore larger central government) would limit their freedom and take from them. This is in contrast to God's plan for cohesion through covenant faithfulness. (1 Sam. 8:4-21) (SSB, p. 339)

Knowledge of the different causes of poverty allows us to tailor our attempts to help the poor and therefore be more effective in our efforts. The author cites numerous biblical texts (Ex. 22:22-24; 23:3,6ff; Lev. 19:15,35; Deut 24:17,19; 27:19; Prov. 6:6; James 1:27; II Thess. 3:10; I Tim 5:3, 8, 10), and notes that many of the Old Testament and New Testament efforts at assisting the poor involved local decision-making by Israelites, church leaders, heads of families, and individuals, and therefore our efforts should also reflect this principle. (BE, Ch. 9)

Individuals and churches have an important role and valuable resources for helping people in need, and should not just leave it to government. (EP, p. 159-161)

At the end of the end of the third century, the church in most of the major cities of the Roman empire had become so large and diverse that the face-to-face sharing of earlier times was no longer possible. All were encouraged to give as they were able, but bishops became responsible for administering the funds and properties of the church and oversaw distribution of resources to the needy. (FW, p. 133)

“What the founders of democratic capitalism most feared is the gathering of all power into one. No human being, they believed, is wise or good enough to be trusted with undivided, unitary power.” (SDC, p. 56)

In spite of the market not being God's original perfect will, it is in fact an expression of God's common grace through its astonishing ability to meet so many human needs through individual decisions and apart from “any central planning or coordination.” (WBM, p. 77-79)

Personal Knowledge/Decision-making

Meaningful economic thinking accounts for biblical teaching on how value is created. (Ps. 119) (FCC, p. 7)

Overbearing governments which limit freedom tend to extract wealth rather than create it. (FF, p. 47)

“The role of government is to provide security for its citizens from dangerous threats both within and from without, to provide stability to commercial transactions, ease of travel from one part of the country to another, insofar as possible to create the conditions conducive to economic stability, and beyond that to give people as much freedom to live their lives in the way they see fit.” (FF, p. 55)

Limited government is the biblical ideal because when they grow too large they tend to take wealth away from citizens and limit freedoms. (FF, p. 67)

The Bible affirms limited state government and advocates personal responsibility in helping those in need. (FF, p. 114)

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)

According to Wesley, one of the most important venues for exhibiting integrity is in the area of work. When people work they engage with every area of society. Laws are never a substitute for the influence of honest people engaging the economy. People, empowered to live honest lives, are laws unto themselves. (HGM, p. 39)

The Church Fathers did not make communal sharing of private property mandatory because they did not believe private property was evil. They believe people should manage it according to their conscience and be aware of the dangers of wealth. (MFC, p. 36-37)

Sustenance and nurturing of common life is brought about through charity (the individual choice to give) and solidarity (expression of mutual goodwill). (MFC, p. 136)

Monarchy in Israel led to oppression and heavy tax burdens which limited personal freedom and production. (OTE, p. 232)

Governments are to foster goodwill by protecting against anarchy. But it should not stifle just economic freedoms of individuals. (OMB, p. 432)

Overbearing control doesn't mean value creation. (OMB, p. 810)

The principle means by which economies flourish starts with the personal and familial relationships which are governed by love. Love determines the distribution of scarce resources. (RE, p. 209)

The author points to some scripture to show that those who are near are a priority, although helping the poor in general is emphasized (1 John 3:17, Matt. 25:39-40, Rom. 15:25-27, 2 Cor. 8-9). (BGG, p. 58)

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)

In the 2008 financial crisis, government control of businesses, salaries, and decisions only caused more problems in the market economy. In business, medical insurance and other areas, removing the incentives created by profit and competition leads to worse outcomes. (This reasoning does not apply to cases where markets are not morally permissible in the first place, such as adoption, prostitution, and possibly organ donation.) Government projects and reform almost always are inefficient compared to the work of personal, charitable or private institutions that can understand the situation more closely and can act more immediately due to their well-defined goals and locality. (VC, Chapters 7 & 8)

As economies modernize, businesses attempt to empower workers to make creative decisions that will meet a company's objectives. (WBM, p. 70)

Managers should help reverse the effects of the fall by seeking to "re-inject a sense of mission, purpose and meaning into work where it has become rote and detached. Rather than emphasizing a top-down standardized approach, wherever possible Christian business managers will seek to empower their workers to engage in creative, life-giving work." (WBM, p. 114-115) Christians should call upon the Holy Spirit to guide them in their day-to-day work, and especially to enable them to make good decisions in this work. (p. 117-123) He also calls upon Christians in business to be ethical and godly, and confront dilemmas by seeking out creative solutions that may not be among the alternatives originally presented. By being in a Christian community and seeking God in prayer, Christian businesspeople can usually discover creative solutions to problems that both accomplish necessary business objectives and also honor God. (p. 118-123)