

This monograph represents biblical and Spirit-empowered synergies of thought and praxis that can help shape decisions now and in the future. Each author unveils insights concerning economics and discipleship that create a potentially transformative biblical mosaic.

If the economic sphere is so central to human life and welfare, it most certainly deserves to be the object of serious reflection on the part of all who are concerned about human life and well-being. Those so concerned must endeavor to determine how this vitally important sphere might best serve the cause of human well-being and enhancement.

The fact that the economic domain virtually intrudes the entirety of human life doesn't mean that all humans flourish and prosper. What should be done so that such an ideal may even be approximated?

Foreword: *Charles E. Self*

Introduction: *Dieumeme E. Noelliste and Don J. Payne*

Chapter One: Who We Are Determines How We Prosper: A Theological Anthropology to Guide the Economics of Human Flourishing – *Don J. Payne*

Chapter Two: Connecting Sunday and Monday – What Every Christian Needs to Know about Work, Economics and Vocation – *Scott B. Rae*

Chapter Three: Why a Tithe to Their Church is Not Nearly Enough for Most Middle-Class Western Christians – *Craig Blomberg*

Chapter Four: Jesus as our Financial Advisor – *Gary VanderPol*

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Human Flourishing Through Economic Discipleship

Dieumeme E. Noelliste and Don J. Payne, editors
Foreword by Charles E. Self



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FOREWORD

By Charles E. Self

This monograph represents biblical and Spirit-empowered synergies of thought and praxis that can help shape decisions now and in the future. Each author unveils insights concerning economics and discipleship that create a potentially transformative biblical mosaic.

In the following paragraphs, I would like to present a vision of flourishing that unites the life of the Triune God and the *Missio Dei* for human flourishing.

God is on a mission for good

God's mission includes reconciling, redeeming and refining a people he will dwell with forever. God's decisions to create, reconcile, and transform humankind through Christ by the Spirit are not a whim of self-realization, but acts of self-donating love. Human flourishing, then, is the divine life expressed through the uniqueness of each person in harmony with the plan and power of God. Economics is God's creative, providential, active stewardship of his creation through his appointed regents – women and men made in his image.

The Great Commission and the Great Commandment shape our Discipleship

Within the framework of the *Missio Dei*, we have the Great Commission given to the Church. In Matthew's account (Mt. 28:18-20), the single imperative is, "make disciples of all nations."

What do mature disciples look like? The Great Command of Jesus answers that question – disciples love God and their neighbors (Mt. 22:37-40). These general imperatives are concretely evident in five dimensions:

- Loving God with all our being is our *spiritual formation*.

- Loving our neighbors as ourselves means *healthy relationships*.
- “As ourselves” points toward *personal wholeness* and healthy self-esteem.
- These general imperatives help as we gain *vocational clarity* concerning God’s specific purpose for each disciple (Eph. 2:10).
- All this takes place in the world of *economics and work* that God’s people participate in every day.

God’s work in the world takes place through people who spend most of their waking hours working and participating in the economy. Whether that work is labor or leadership, inside or outside a church organization, paid or volunteer, factory or field, home or office – all of it matters to God.

Reflecting theologically, human flourishing through economic discipleship is actually the life of the Triune God expressed through each believer, the church and the civilizing mission of humankind as we move from a Garden with two persons (Gen. 2) to a City filled with multitudes (Rev. 21-22).

God the Creator is God the worker

In Genesis 1-2, we discover a working God fashioning the cosmos and humankind and commissioning our care and cultivation of the world. Before the first wedding, we discover that human beings, male and female, are created in God’s image with a job to do. Work and the participation in the economy are woven into the fabric of our existence.

Work is all meaningful and moral activity apart from leisure and rest. In our fallen world, work can be painful, repetitive and unjust. With God’s help, we can begin to ameliorate this situation and redeem our vocations.

The economy is the moral and social system of value exchange. Economies flourish when people produce more than they consume. Value creation is more important than mere profit.

Integrity and trust are essential. Our present obedience creates a legacy for the next generation.

Creation reflects the glory of the Triune God. Our work can reflect the humility and mutuality we find in the Trinity. Because God creates, we can be creative and innovative at work. God's goodness and holiness can create an ethical and free economy, with opportunity for all. The inexhaustible glory of God is the foundation for wealth creation that improves the planet.

Tragically, we see the subversion of divine intentions for creation and humankind through Adam and Eve's disobedience. Ungodly people, violations of law, and unjust labor systems, pervert economics and work.

Good news: God is a Redeemer

In the Hebrew Scriptures, we see signposts of redemption in the call of Abraham (Gen. 12), the Exodus and revelation of the Law (Ex. 1-20), the covenantal enforcement of the prophets (Is. 58; Amos 2, 5) and reflections on life and work in the Wisdom literature (Prov. 1-9).

God is an artist and artisan and loves community creativity. The first action of the redeemed Israelites was a community art project – the Tabernacle. Generosity and sacrificial giving along with Spirit-empowered skills framed this symbol of the manifest presence of God (Ex. 25-35).

Economic discipleship is evident as the unique synthesis of personal property and public good, diverse economic outcomes and Jubilee justice (Lev. 25; Neh. 1-9).

The prophets of Israel warned against idolatry, immorality and injustice, all of which have serious economic implications. A change in deity distorts reality and truth and provokes ethical/moral subversion that leads to economic, political and social dysfunction.

The Psalter and Proverbs extol the handiwork of God and the dignity of our hands at work (Ps. 8; Prov. 5). Ethical wealth-

creation is a blessing for entire cities. Hard work and compassion for the vulnerable unite in a seamless garment in the ethos of God's ways.

God the Redeemer in Person: Jesus Christ our Lord

The words and works of Jesus Christ – delivering, forgiving, healing and reconciling – are signposts of the fullness of the Kingdom (Mk. 1:14-15). In Jesus we see the human life of God as an artisan and Rabbi, offering economic and spiritual wealth.

Jesus taught that wealth could distract and destroy, diluting faith and subverting righteousness (Mt. 5; Lk. 12). A compelling set of parables in Matthew 25 opens our eyes to economic discipleship. The Ten Virgins call us to real faith and holiness as we await the Return of our Lord. The Talents remind us that our Master has bestowed all the resources we need to fulfill God's purpose for us. Biblical texts do not allow for the sharp distinction between natural and spiritual gifts. All resources come from God. Because we know Christ and are flourishing in our vocations, we are able to care for the marginalized and poor.

God the Holy Spirit Empowers and Transforms

The Cross and Resurrection secure our eternal future (Ro. 3:21-31; 5:1-21) and the Great Commission is given to an incendiary community that spend their days at work, participating in the economy and being salt and light in every domain/sphere of society (Phil 2:21ff; 2 Th. 3).

The Holy Spirit empowered creation and He indwells us as new creations in Christ (Ps. 33:8-9; 2 Co. 5:17). The church is empowered to reach all nations (Acts 2, 8, 10, 15) and the missionary strategy seems to include sent leaders (Acts 13) – and lots of ordinary people who work all day.

The church exists for the glory of God and the good of others, for worship and witness...and this takes mature disciples.

We need a clear picture of maturing believers for meaningful economic discipleship and flourishing churches and communities.

Integration

Romans 12:1-2 ends forever the false dichotomies of spiritual and practical, worship and work. Our entire lives are offered as worship and our daily decisions validate the will of God!

Economic discipleship for human flourishing places all our lives within the *Oikonomia* of God, including clarity about our vocations and “counting” efforts in the community as equally valuable with their work in the church. We affirm the enablement of the Spirit at work, creating value, solving problems and opening new avenues of innovation. The healing of our land includes ethical economic flourishing. Church planters and revitalizers need to learn how congregants will be working in 10, 20 and 50 years.

Further integration of Sunday and Monday, faith and work will involve connecting character and competencies, moral virtues and productivity, and offering God a full day’s work. We must commission laborers and leaders, plumbers and professors, field and factory workers, artisans and artists, doctor and lawyers, communications and technology mavens. Our workplaces are often where we meet the most people and have natural conversations leading to sharing the gospel.

A call to understanding and action

Economic discipleship begins with the Triune God who is a worker, creating, redeeming and transforming.

Economic discipleship is eschatological, living the future now in the power of the Holy Spirit (Eph. 1; Rom. 14:17).

Economic discipleship leads to human flourishing because it infuses meaning and purpose into everyday life and acts as an incentive to move from victimhood to victory in

Christ, as we consider the wonder of God in the midst of the wounds of a fallen world.

Economic discipleship offers a vision of the common good that welcomes all people to partner for a flourishing future. As we serve, we pray and witness so all may have faith in Jesus Christ.

There is paradoxical power in this vision (2 Co. 4). We are exiles and strangers on this earth...and salt and light to our world. We endure much suffering and we ameliorate evil and pain. We offer supernatural healing and medical care.

Our Triune God is on a Mission – and our economic discipleship makes us fruitful partners.

INTRODUCTION

Fewer dimensions of reality exert a more pervasive and ongoing impact on human life than the economic domain. As I write this sentence, millions of economic transactions and decisions have taken place, involving millions of persons directly, and impacting millions of others. These activities occur in every corner of the globe; they are carried by people of all walks of life; and they fall into various categories: macro, micro, and everything in between.

The pervasive and unavoidable character of this aspect of the human experience makes it one of the primary determinants of human well-being. While the human person can by no means be reduced to *homo economicus*, it is beyond question that wherever the economic order is deficient, the human potential is threatened and the human experience diminished. For while it is true that we cannot live by bread alone, it is also true that we do need bread to live. In his wisdom, God didn't choose to make us angelic beings that can be indifferent as to whether bread is baked and transacted in our world. No, when bread is not baked, we panic!

If the economic sphere is so central to human life and welfare, it most certainly deserves to be the object of serious reflection on the part of all who are concerned about human life and well-being. Those so concerned must endeavor to determine how this vitally important sphere might best serve the cause of human well-being and enhancement. The task is important because, as even a cursory glance of our world will show, the fact that the economic domain virtually intrudes the entirety of human life doesn't mean that all humans flourish and prosper. What should be done so that such an ideal may even be approximated?

It is to make a contribution, however modest, to that reflection that this small volume has been produced and released. Broadly, the composite argument made within its pages by its

four contributors is that an economic arrangement that is informed by the biblical vision of life, and that is carried out by economic agents who place the totality of their lives under the sway of the lordship of Christ, is best positioned to serve the project of human flourishing.

Don Payne opens the exploration by providing a solid theological grounding for the project. For him, a robust biblical understanding of the “nature of human personhood” is a *sine qua non* of genuine human flourishing. According to Payne, when we realize that, as God’s image bearers, we were created to prosper, and that God has graciously given us what we need to fulfill that goal, we should feel free and empowered to pursue our full blossoming under God and with gratitude to Him. We do so with conscious cultivation of the biblical virtues that bring our pursuit of flourishing into alignment with our overall objective of growth into the likeness of Christ.

Scott Rae further advances the argument of the book by drawing attention to work—a major plank of the economic sphere. Clearly, given its economic importance, work is a prime arena where flourishing should occur and growth into Christlikeness fostered and demonstrated. But if this is to occur, argues Rae, we need to adopt a theology of work and vocation that views and treats every legitimate occupation as an avenue of service to Christ—a service that is endowed with a value commensurate to that of any clerical occupation.

But to what end do we seek flourishing? In their contributions, Craig Blomberg and Gary VanderPol direct the spotlight to one aspect of this question that lies latent in the preceding chapters: beside our enjoyment, prosperity is sought so that we can contribute to the well-being and the flourishing of others. In his biblical survey of the concept of tithing, Blomberg shows that the yardstick for economic sharing should not be an across the board flat tax (a fixed 10%), but a percentage that corresponds to the level of blessing that we’ve received from our gracious God. But, how might we be prompted to such

openhanded largesse? VanderPol provides a two pronged response to this question. Such generosity, he argues, is possible only if we take seriously the New Testament's emphasis (particularly, the teaching of Jesus) on the importance of sharing our resources with the poor, and if we realize that compared to the rest of the world, we are, in fact, economically wealthy—thus capable of generous sharing.

All the papers that form the content of this volume were presented at the conferences that the Grounds Institute has hosted during the 2013-14 academic year. Scott Rae's chapter was based on the lectures he delivered at the Kent Mathews Endowed Lectureship in Christian Social Ethics, and the three chapters by Payne, Blomberg and VanderPol were all based on material presented at the Salt and Light Seminar. Charles Self, who contributed the forward to the volume, was the keynote speaker at the Rally for the Common Good.

We are grateful to them all for their contributions to the exploration of this year's theme and to the content of this monograph. May God use it in not only to cause his people to flourish, but also to prompt them to a level of sharing that approximates, ever so faintly, the generosity that He displays toward us in creation and redemption (Gen. 2: 15,16; 2 Co. 8:9).

We are particularly grateful for the generous financial support the Grounds Institute received from the Acton Institute and the Kern Family Foundation for the exploration of this year's theme. The Acton Institute supplied the speaker and provided useful advice for the Rally for the Common Good, and the Kern Foundation provided two grants that went a very long way into defraying the costs associated with the Rally and the Salt and Light Seminar. On behalf of the Grounds Institute and Denver Seminary we say a hearty thank you to them both.

Dieumeme E. Noelliste and Don J. Payne

Chapter 1

WHO WE ARE DETERMINES HOW WE PROSPER: A THEOLOGICAL ANTHROPOLOGY TO GUIDE THE ECONOMICS OF HUMAN FLOURISHING

By Don J. Payne

My theology of economics and flourishing began in elementary school when I responded to an advertisement in the back of a comic book. I was sent several boxes of greeting cards which I then sold door-to-door in our neighborhood. A few years later I graduated to newspaper routes, when, for the first time, I realized what it was like to earn a regular income. Of course, prosperity is not merely about money, but money represented something curious and wonderful. Since my parents never gave me an allowance, I experienced the satisfaction of buying something I wanted without having to wait for Christmas. Thanks to good parenting, I also learned the wisdom of saving and the joy of giving. In those simple financial beginnings lay quite a few lessons that have gradually unfolded for me into something like a theology of human prosperity.

We all have a theology of human prosperity whether or not we use those terms. We have working definitions, expectations, and aspirations that dictate how we attempt to flourish and how we interpret obstacles to our efforts. So, the questions before us today do not relate to whether we will think theologically about human flourishing or whether we will think about economics. We already do. The questions have more to do with HOW and by what framework of values we will think about and pursue prosperity.

My goal in this paper is narrow and modest. I have no formal training or expertise for critically engaging the complexities of economic systems, though I am familiar with various critiques of economic systems and certainly have opinions about them. Rather, I wish to examine how we can shape our notions of human flourishing with a more informed and responsible theology; specifically, with theological anthropology – the biblical portrayal of human personhood. I hope that placing our notions of human flourishing or prosperity in that light will both correct some popular distortions or abuses that take place in the name of flourishing AND point to a more faithful way of validating and promoting human flourishing.

My thesis can be summarized as follows: God’s creation of humanity in his image involved, among other factors, the intent, the resources, the capacities, and the opportunities for human persons to prosper or flourish. The inherent worth and dignity of human persons is not determined or measured by this flourishing, yet it is most certainly expressed through it. Even more, God wants to be known, loved, and served – glorified – in the proper pursuit and experience of human flourishing. Such a vision is no simple project, largely because it can now only be pursued on this side of the complex tragedy of Genesis 3. Thus, redemption and discipleship enter the picture as irreducible necessities if humans are in fact to flourish in ways approximating God’s original intent. Who we are determines what it means to prosper. With that in view, we must be clear and honest about the obstacles in our path.

Problems and Challenges

Distortions

As we set out in search of a healthy and positive theology of human prosperity, we realize early on that we are not the first Christians to take interest in this, though some of our forerunners have promoted quite different ideas about prosperity. Proponents of what we often refer to as the “Prosperity Gospel” have in

some senses poisoned the terminology. Both here and abroad the landscape is peppered with churches and electronic media ministries peddling the message that God wants people to prosper, that is, to be wealthy, to be healthy, to be winners and overcomers. These ministries and their leaders do their best to model the type of prosperity that constitutes that core message. And such modeling is funded by the seed-faith contributions of the people who desperately want that message to be reality in their own lives.

This is not the place for further analysis of such movements, but we must recognize that as these abuses and distortions draw our analysis and criticism, we can too easily be swept up in a mere theology of reaction that consumes the energies needed for thinking about prosperity in more theologically responsible and positive ways.

Intramural Obstructions

Theologically distorted ministries are not the only problem. Those of us who protest such thin and imbalanced views of human flourishing have perhaps contributed unwittingly to the problem through some of the ways we have emphasized human depravity. We must at least ask ourselves whether our patterns of emphasizing human depravity have contributed to a sort of ambivalence and unease about human prosperity. I call it ambivalence because by lacking a robust and healthy theology of human flourishing, we have in some cases left ourselves with polarized and unhelpful approaches to prosperity. On one hand, we can wage prophetic war against the spiritual risks of prosperity, crippling people with guilt or a constant cloud of suspicion; again, offering no resources for pursuing the kind of growth or experiencing the kind of blessing that God may have for them. On the other hand, we can ignore the multiple risks that ride in the sidecar of prosperity, merely adopting the attitudes of our ambient culture and fostering dualistic lives.

Limitations

Reinforcing the latter option, many American evangelicals who live relatively prosperous lives by material standards have been left vulnerable to the alluring values propagated by the economic growth of the U.S. since World War II. Such a limited, superficial, and one-dimensional understanding of prosperity has blinded us to the complex layers involved in the human experience. Thus, we have no paradigm for recognizing, valuing, and pursuing the type of human flourishing that echoes God's intentions.

False Alternatives

Human flourishing and prosperity relate to all aspects of the human experience before God. This is vastly more than the material dimension of life, though the material dimension cannot be excluded or ignored. Lacking a thorough, biblical framework for human prosperity, no small number of people, including Christians, find the deeper dimensions of their humanness addressed by alternative (often New Age) religions. These alternatives seem to offer a more deeply human and integrated approach to prosperity. This is one reason we find high-powered corporate executives practicing and promoting pagan spiritualities in order to fill the vacuum created by raw materialism. But the imbalanced attention of evangelicals also contributes to this vulnerability to false alternatives.

These are a mere sampling of the reasons that this issue warrants our attention and fresh theological thinking. Our thinking must stretch wider than recycled prophetic indictments against materialism and greed. Though true in some respects, these offer relatively little constructive help because of their theological tunnel vision. Where, then, do we start in trying to build a healthy, integrated, biblical framework for flourishing and prosperity? As I suggest in the title of this paper, we can only know what it really means to prosper or flourish in any truly God-honoring manner when we first get clear about who we are.

Otherwise, prosperity will continue to be a shape-shifter that means whatever we please – or whatever pleases us.

Who Are We? What Does It Mean to Be Human?

Thankfully, this question has resurfaced at multiple levels of theological conversation over the past three decades. Without attempting to review the vast amount of fine work done on that question,¹ I will simply offer what I am convinced is a defensible summary of what it means for humans to have a qualitatively unique place and dignity in this world. As many know, this place and dignity is anchored in the biblical concept of being made in God's image.

Though the wording (being made in God's image) is used infrequently in Scripture and does not appear after Genesis 9:6 until it is used by the Apostle Paul in 2 Corinthians 4:4 with reference to Jesus Christ, massive weight rests on the concept. It serves as the basis for human persons occupying a privileged place of relationship with God and unique accountability to God. It constitutes the structure of human community, seen most obviously in the moral significance of gender and sexuality. It constitutes the platform for God's commission of humanity to be stewards and care-takers of the creation.

Admittedly, many respected scholars have understood the image of God as some type of spiritual substance or entity such as the soul (something that is somehow "in" us) or as a set of properties or faculties.² Without the time or space to interact with those views, I would simply suggest that the biblical evidence is thin and scant for understanding the image of God in such individualistic or interior ways. Rather, I understand the biblical evidence to suggest most directly that to be made in God's image, one must be active, dynamic, relational, representational, and purposeful. That will be of enormous significance in plotting a trajectory for healthy human flourishing and prosperity and for placing all of that in the context of Christian discipleship.

Before we leave the crucial biblical notion of the image of God, two more factors must be acknowledged. First, since being made in God’s image places us in this unique position of relational accountability to God, it then serves as the glorious backdrop against which we see the heinous and tragic effects of the Fall. We can only begin to gain some understanding of sin and its complex effects in the light of what God intended for us. So, the image of God in which we are made shines a light forward into our desperate need for redemption AND what that redemption should look like.

Second, the image of God as what we are definitively made FOR points forward to the eschaton, the culminated Kingdom of God – the city of God where we see through John’s vision a humanity that is not returned to the Garden, but is completed in a human society that lives by the very light of the God who is eternally worshipped in all that is done there. And in that promise, that trajectory, we find the clarifying vision of what prospering or flourishing should mean both now and on the way toward that redeemed vision of our humanness.

We can be grateful for the recent contributions of Andy Crouch and others who have developed these lines of thought more thoroughly. They unfold a vivid, compelling portrait of what humans are made for and what that looks like throughout redemptive history even under shadow of the Fall.³ The signs of the coming Kingdom certainly include restoration through forgiveness, healing, and justice. Yet, a miracle like Jesus turning water into lavish amounts of good wine may evoke wonder at the gracious bounty that overflows from God’s heart, blessing us with more than we need, and not for the sake of self-serving indulgence, but as tokens of the goodness and blessing of God.

What is Flourishing or Prospering?

Without the benefit of biblical revelation, Aristotle pointed in preliminary helpful directions with his treatment of *eudaimonia* or “happiness.” He insisted that beyond the specific

forms of pleasure or excellence that attend different activities, there is an overarching happiness that integrates and defines those fragmentary experiences. He speaks of this as man's "proper function,"⁴ describing it as follows:

[T]he function of man is a kind of life, vis., an activity or series of actions of the soul, implying a rational principle; and if the function of a good man is to perform these [functions] well and rightly; and if every function is performed well when performed in accordance with its proper excellence: if all this is so, the conclusion is that the good for man is an activity of soul in accordance with virtue, or if there are more kinds of virtue than one, in accordance with the best and more perfect kind.⁵

Interestingly, even in sources we could tag as "general revelation" we hear echoes of deeply human chords. Though Aristotle lacked a Christological framework, his emphasis on virtue resonates with what we see in the biblical record. People can only flourish in a truly human manner when they have the character to faithfully steward the opportunities and manage the risks that come with various circumstantial forms of prosperity. Thus, flourishing cannot be reduced to or measured solely by external circumstances. Virtue or character dictates whether a person can prosper in a truly human manner. This is true for all people of all times and places.

From a more explicitly biblical standpoint, what can we infer about the nature of human prosperity from the God-ordained role of humanity in the creation account? First, I suggest that by creating humanity in his image, God gave us an impetus for leaning forward into the world that he provided for our care and sustenance. We become more. How? We explore and learn how this world works. We experiment and take risks. We accomplish and achieve levels of mastery that are both useful and personally satisfying. We make more of the world than it

was in its original, raw state and more than it is as each of us inherits it. We figure out how to engage the created order so that an expanding race (recall the mandate to “fill the earth”) can survive and flourish on it.

Second, look at the earliest recorded instance of God filling people with his Spirit – Exodus 31. God blesses and empowers with his Spirit the developed artisanship and skill of the craftsmen commissioned to work on the tabernacle. They were blessed to produce work that glorified God and visually invited worship through its beauty and excellence. See the plotline unfolding right from the garden and even through the tragedy of the Fall?

Third, observe the promises of bounty and blessing that God gives his people in the form of land, resources, and peace. Craig Blomberg has recently provided a thorough survey of how the Bible portrays the intrinsic goodness of wealth, rooted in the blessedness of the created order.⁶ So, I’ll not attempt to duplicate his work; simply note a few landmark points in the biblical canon with the specific goal of interpreting prosperity in light of the nature of human personhood.

In Deuteronomy 8:7-9 God promises to bring his people into prosperous conditions. I imagine that this picture both reassured and thrilled a people who had endured four centuries of oppression and impoverishment during Egyptian captivity. But the brackets to that promise provide the vital link between this prosperity and our humanness. The preface in v. 6 says, “Observe the commands of the LORD your God, walking in obedience to him and revering him.” Then, note the promise, followed by vv. 10-11, “When you have eaten and are satisfied, praise the LORD your God for the good land he has given you. Be careful that you do not forget the LORD your God, failing to observe his commands, his laws and his decrees that I am giving you this day.” And God goes on to repeat, “Do not forget.”

What do we see here? That inherently relational, responsible, and worshipful aspect of our humanness is the

qualifying factor for whether prosperity can be a blessing or a curse. It's all about grateful obedience or obedient gratitude. No amount of quantitative gain or pleasure even registers as prosperity or flourishing apart from the context of grateful responsiveness to God. In fact, we can make the case that when God's people were later indicted by the prophets for ignoring the poor, their sin was, at least in part, a failure of dependence and gratitude. Their wealth had become disconnected from its context as gift from God – a gift that carried with it responsibility – but a gift that was no less to be enjoyed in responsive worship.

So, to recap along the way, we can characterize prosperity or flourishing as growth in multiple avenues of our human experience and as the material and circumstantial blessing of God, but always within the context of glorifying God, giving thanks and praise to God, and living obediently to God. And this obedience to God has a communal dimension to it. I'm always struck by the connections in Leviticus 23 between the commands to rest from labor on the Sabbath and to leave the corners of one's field unharvested, accompanied by the reminder that "for I am the Lord your God." Clearly, both rest and generosity were signs of trust in God. Prosperity was to benefit others and to provide what we might now call a safety net for the poor.

Time does not allow us to scour all the biblical linkages between prosperity, responsibility, obedience, openhandedness, and gratitude. Each of those reflects back on what it means to be human; to be in dynamic, relational, representational, stewardship with God's creation. Now that the links between prosperity and generosity have been established, I would like to underscore some of the less developed aspects of our humanness that are related to prosperity.

First, to prosper is often to experience blessing in the created world as, simultaneously, the gift of God and reward. Scripture has a clear theology of reward that does not contradict its theology of grace. Note in Isaiah 26:12 the song of praise, "LORD, you establish peace for us; all that we have

accomplished you have done for us.” Recall from 2 Timothy 4:7-8 Paul’s late-in-life anticipation of the crown of righteousness that the Lord had waiting for him and for all who long for Christ’s appearing. This theology of reward applies to workers who deserve their wages, according to 1 Timothy 5:18 and James 5:4. A return on the investment of one’s time, energy, skills, and knowledge is a theme that aligns with God’s ordering of the world.

The second under-attended theme is gratitude. I want to commend gratitude as an irreducible factor in any form of prosperity that aligns with our humanness. It is intrinsically responsive and humble. Paul stated in 1 Timothy 4:3-4 that along with the Word and prayer, gratitude is what allows us to experience the delights of the created order as gifts from God. Why is gratitude so profoundly important? Those who are well-socialized may tend to think of gratitude as merely the currency of polite society. Yet, the biblical picture of gratitude goes hand in hand with the grace by which we live. It recognizes that all of life is gift; that in being gracious, God is gratuitous. Nothing HAD to be. Nothing is deserved or necessary, yet it IS. Gratitude is what allows us to receive the gifts, even the bounty of God’s world, with humility and wonder and delight – and with openhandedness!

Gratitude, I suggest, is what allows us to have more than we need without feeling guilty about it; free both to give it and to enjoy it. Perhaps we have paid insufficient attention to the significance of Peter’s statement to Ananias in Acts 1:4.⁷ “Didn’t it belong to you before it was sold? And after it was sold, wasn’t the money at your disposal?” Join that statement with Paul’s observations that God loves cheerful givers and we should give willingly, not with reluctance or under pressure (2 Corinthians 9:7). I don’t know how that is possible unless we are free to prosper but only to prosper with deeply grateful hearts. If there is a single lynchpin in this equation, that may be it.

Gratitude must be the response to prospering and it also frees us to prosper.

While we're on that theme, we need to connect yet another Pauline motif to gratitude in order to round out the profile of prospering. That theme is contentment. Paul warns Timothy about those who want to use godliness for financial profit, stating, "godliness with contentment is great gain." Paul modeled this powerfully with own ability to find happiness with much or with little. What's the common thread? Trust in the Lord as our ultimate provider and the ability to receive life as a gift from God, none of which is owed us, all of which is *gratis*. That frees us from the tyranny of circumstances, that is, from the tyranny of having to have a certain level or type of prosperity. That much is familiar evangelical-speak. It also frees us TO experience bounty and blessing of all types, some of which we may count as the just reward for our labors; some of which may have just come our way through the happy providence of God; all of which comes from the largesse of God.

I'm often refreshed by the whimsical, but still deeply serious reflections of the late Episcopal priest, Robert Farrar Capon. In his book *Health, Money, and Love & Why We Don't Enjoy Them*, Capon situates what we're calling prosperity and flourishing within the context of life as childhood, delight, and dance. He rather prophetically rails against the ways we have made our economic responsibilities into subtle yet insidious machinations of law that give the lie to the very words we speak so eloquently about grace. Hear a couple of his musings.

We may not be able to control all of the things that happen outside us, or even very many of the things that happen inside us; but since we are in control of both our gratitude and our patience, there is always and in every circumstance a path open to the happiness that God already has over everything.⁸

Happiness . . . is the ability to take everything that happens and either accept it with delight or reconcile ourselves to it by grace and forgiveness.⁹

Capon is trying to tell us that, in large part, our ability to prosper in any sense – material or otherwise – turns on our theology of happiness. And that turns on our theology of grace; not merely whether we believe we are eternally saved by grace, but the extent to which grace is the reality by which we exist in God’s world.

Look by contrast at what dehumanizes us or leads to the very conditions that need redemption. Greed and covetousness, which misunderstand the purpose of the material world and what its blessings represent, can lead to the loss of one’s very self. Disregard for the poor is, among other things, a failure of community and loving one’s neighbor. It perpetuates isolation and mistrust, interpreting flourishing individualistically as being without regard for the flourishing and prosperity of others.

Community is integral to who we are in God’s image. Thus, a biblically faithful anthropology will include some corporate or communal metrics for prosperity. Rather than devaluing material success and possessions, it puts them in proper perspective and context. We are freed to pursue prosperity so that we can assist others with their needs or provide them with a safety net. We are freed to flourish so that we can nurture overall economic cultures and conditions in which others can at least have the opportunity to flourish themselves. We are freed to flourish in ways that model the *shalom* to which God has called us and toward which he is redeeming us.

How Does All This Relate to Economics?

Since I am not an economist, I will not pretend the expertise to adjudicate on the technicalities of economic systems. I participated once in a think-tank with a room full of theologians and economists and when the economists got going, I could

barely follow their conversation! At a rather clichéd level, however, I will offer two crude observations. The type of prospering or flourishing that expresses the deeply human features of the *imago Dei* does not demand a particular economic system. If flourishing is more than financial or material prosperity, then flourishing can be neither entirely determined by, nor constricted by, an economic system. At the same time, deeply human flourishing can be encouraged by economic systems that accord with the themes of reward, the goodness of the material world, encouragement toward becoming more, and allowing people the dignity of both having and giving out of gratitude. Despite their flaws, certain economic systems allow for and encourage those conditions more than others do. All economies are not created equal.

Prosperity should nourish the economic conditions that allow others the opportunity to prosper. I recognize the reaction that such a claim may evoke, i.e., a criticism of the flaws and illusions of trickle-down economics. With those flaws admitted, we must also admit that criticizing human economic systems is much easier than constructively embracing and redeeming the flawed systems that still have the best capacity for genuine human flourishing.

Nico Vorster, in his anthropological critique of Milton Friedman's free-market capitalism, observes, "Autonomy and self-determination lies at the heart of [Friedman's] concept of freedom. Yet for autonomy and self-determination to be realized certain attributes and capacities are needed. In other words, some positive content must be given to freedom. The free market cannot foster the attributes and capacities necessary for the individual to make autonomous decisions."¹⁰ Vorster is arguing that genuine human flourishing requires the cultivation of certain ethical virtues. While he intends to expose a deep flaw in free-market capitalism (at least Friedman's version), I see his criticism as simply stating the obvious. No economic system or climate inhabited by fallen people (which include all systems, as

far as I am aware) necessarily or fully fosters human flourishing if flourishing is understood in a comprehensively biblical view of personhood. Economic systems can only allow for and potentially reward the types of behaviors that constitute genuine flourishing. No economic system can directly produce the type of flourishing or prosperity that accords the biblical portrait of humanness. Frankly, it is rather silly to expect that or criticize a system when it fails to do so. But more on virtue in just a bit. Economic systems can only allow for, encourage, and align with the type of conditions that are conducive to that type of deeply human flourishing.

With that on the table, we must admit a practical limitation. Many people in the world simply do not live in economic systems that encourage the type of human prospering that I've outlined. Furthermore, many of these people, because of political systems that encase their economic systems, have little or no freedom to change those systems. So, we must combine some practical wisdom with our idealistic vision. By all means, we should do all within our power to foster economic conditions that allow people to prosper and flourish, whether or not they choose to do so in godly ways. While we cannot bind or limit human flourishing to a particular economic system we also must figure out how to encourage people to flourish apart from such systems. Human flourishing can be encouraged and allowed for in some systems better than others, but it can never be fully controlled by those systems – or the lack of them. That leads us to the final question.

How Does All This Relate to Discipleship?

In order to situate a positive, biblical understanding of human prosperity in a discussion of discipleship we must first recognize that for a long time that connection was either not made at all or it was made in a distorted fashion. For example, some will insist that if you follow Jesus faithfully, he will reward you with material prosperity. Others will limit the connection of

discipleship and prosperity to the negative emphasis on avoiding the perils of avarice. By no means am I the first one to argue for a more positive and healthy approach to prosperity. But in many instances our personal discipleship and our efforts to make disciples of others need serious review and perhaps a rebooting. So, let me offer three summary statements that attempt to capture a refreshed and revitalized connection between human prosperity and discipleship.

First, discipleship is not merely the initial or foundational stage of the Christian journey. That seems to be a widespread if not prevailing notion that is more the product of late twentieth-century parachurch movements than anything we find in Scripture. All Christian growth or formation is encompassed within or results from the process of following Jesus – being a disciple. So, discipleship involves growth into Christlike maturity in every aspect of life for the duration of life. It could be framed as submitting every aspect of life to Christ’s lordship and the conforming of every aspect of life to Christ’s image, learning to live every aspect of life “as unto the Lord.” Discipleship most certainly applies to our practical theology of prosperity/flourishing and how we experience that within various economic systems.

Second, Christlikeness, with respect to prosperity/flourishing, must involve the deliberate cultivation of specific virtues. These virtues advance the trajectory between God’s original intentions in our creation and the culmination of our humanity in the new city. Those virtues most certainly include the avoidance of greed, covetousness, and other vices and temptations that accompany prosperity. But these virtues necessarily go beyond the avoidance of evil to include diligence in labor, a spirit of industry, courage and vision and faith to venture and risk in order to engage this world heartily as the gift of God. Those virtues must be cultivated for the purposes and glory of God and for the sense of delight that is itself the gift of God. Those virtues include the sense of community, the love of

neighbor, and a sacrificial spirit that is characterized by both thoughtful stewardship and by an almost glib, open-hearted generosity – the largesse that has graced our own lives in so many ways. Those virtues include a keen vision for seeing, receiving, and celebrating the goodness of God even in the small or nondescript experiences of life: the joy of smell, sight, sound, and taste; the capacity to be a grateful Christian existentialist in the best sense of that term (see Ecclesiastes 2:24-25; 5:18-20). Those virtues include a strong sense of identity so that however much we may prosper and enjoy, we never (to Nico Vorster’s point) allow ourselves to be defined by the products that we are told we need and on which the progress of our economy depends.

Third, comprehensive discipleship and growth in Christlikeness demands developing theologies of areas that have been previously underdeveloped or overlooked. There is much work yet to be done in formulating well-integrated, practical theologies of human flourishing, particularly in areas like wealth, progress, and the common good. We are not done. In order to know how to prosper or flourish, we have to know who we are. Prosperity easily works against God’s intentions for us when it is disconnected from who God made us to be and who God is redeeming and restoring us to be through Jesus. The impact of that humanness certainly touches on our treatment of poverty and suffering, themes long neglected by many affluent, Western Christians. Yet simply to highlight themes such as poverty and suffering is only part of the battle. We must have positive theologies of wealth, celebration, and even happiness if we are ever to get beyond endless pendulum swings and toward a theology of discipleship that can truly encompass all of life.

Conclusion

God has made us to grow and prosper. On a daily basis we face the danger of a culture that assaults us from every angle with compelling alternative messages about what prosperity means. One part of our task is to see and name those illusions for

what they are. Yet, an equally important part of our task in discipleship – economic discipleship – is to unfold diligently the positive, comprehensive, and deeply compelling biblical vision of prosperity. With that in hand we can engage in economic discipleship that cultivates the type of virtue (godly character, fruit of the Spirit) that will help people understand flourishing in terms broader than raw progress of any sort, help them know how to help others flourish in biblical ways, and help them know how to be redemptive, constructively corrective influences (and not merely critically prophetic) within the economies they occupy.

These recommendations represent only broad strokes that must be refined and textured. Much more remains to be explored and incorporated into a comprehensive and biblically faithful picture of what it means for human persons to prosper and what it means to foster the prosperity of others. We still need to develop the implications of themes such as neighbor love, the redressing of economic injustices, and the importance of preventative economic measures. I hope those concerns will continue to occupy our attention and invite our efforts. As they do, we will increasingly realize a prosperity that genuinely expresses who we are and were made to be. And we will find a redeemed capacity to delight in and wisely steward the blessings of our gracious God.

¹ For a sample of what I consider the most accurate interpretative approaches to the image of God, see Ray S. Anderson, *On Being Human* (Pasadena: Fuller Seminary, 1982); Anthony A. Hoekema, *Created in God's Image* (Grand Rapids: Eerdmans, 1986); J. Richard Middleton, *The Liberating Image* (Grand Rapids: Brazos, 2005); and Charles Sherlock, *The Doctrine of Humanity* (Downers Grove: InterVarsity, 1996).

² David Cairns offers a helpful historical survey of interpretative approaches to the image and likeness of God in *The Image of God in Man* (London: Collins, 1973).

³ Andy Crouch, *Culture Making: Rediscovering Our Creative Calling* (Downers Grove: InterVarsity, 2008).

⁴ Aristotle, *The Nicomachean Ethics*, trans. J.A.K. Thomson, rev. ed. (New York: Penguin, 1976), 75.

⁵ *Ibid.*, 76.

⁶ Craig L. Blomberg, “The Goodness of Wealth: But Not Like the Prosperity Gospel Claims,” in *Poverty and Riches: A Biblical and Theological Reflection. Collected Essays of Alliance Bible Seminary Colloquium. Jian Dao* 41 (January 2014): 1-37.

⁷ That this communal property distribution was entirely voluntary is acknowledged by commentators like C.K. Barrett, *The Acts of the Apostles*, Vol. I, ICC (Edinburgh: T&T Clark, 1994), 267 and F.F. Bruce, *Commentary on the Book of the Acts*, NICNT (Grand Rapids: Eerdmans, 1981), 113. Interestingly, William H. Willimon in *Acts, Interpretation* (Louisville: John Knox, 1988), 53-55, focuses only on the dangers of greed and the deceitfulness of material possessions, making no mention at all of Peter’s statement in v. 4. There is no exegetical basis for associating this voluntary *distribution* of resources with the *redistribution* described in the Old Testament. Redistribution was a quite different phenomenon in numerous, significant ways. For a closer examination of the Old Testament practice of jubilee and redistribution, see John R. Schneider, *The Good of Affluence* (Grand Rapids: Eerdmans, 2002), 79-87.

⁸ Robert Farrar Capon, *Health, Money, and Love . . . And Why We Don’t Enjoy Them* (Grand Rapids: Eerdmans, 1990), 20.

⁹ *Ibid.*, 63.

¹⁰ Nico Vorster, *Created in the Image of God: Understanding God’s Relationship with Humanity* (Eugene: Pickwick, 2011), 163.

Chapter 2

CONNECTING SUNDAY AND MONDAY – WHAT EVERY CHRISTIAN NEEDS TO KNOW ABOUT WORK, ECONOMICS AND VOCATION

By Scott B. Rae

Introduction

You might be wondering what this material on the workplace is doing in a monograph series sponsored by a theological seminary that educates future pastors. Of course, for those of you who are in various careers and vocations in the marketplace, it is vital for you to understand your work in relation to God's overall purpose for your life. In this chapter, I will defend the idea that God calls people to careers and vocations in the marketplace as arenas of service to Christ. This is one of the reasons you are to pursue your vocations with excellence; ultimately it is the Lord Jesus whom you are serving as you go out into the marketplace. But this is also an important part of seminary education for those of you who are either headed for, or are already in, service in the local church or on the mission field. It is critical that you are able to connect meaningfully with the vast majority of people who will be charged to your care –men and women who are out there in the marketplace week after week, day after day. God has called you, as a part of your pastoral ministry, to help them meaningfully connect their faith with what goes on in the marketplace. That's the reason we bring this discussion of work and vocation to the seminary level, to help you do a better job of making this connection between Sunday and Monday once you are out and ministering in the local church, parachurch, mission field or whatever context.

When I teach ethics at Talbot School of Theology and in the business school at Biola University, I regularly ask my students (and I am interested to hear from business students as well as seminary students) how they think people who are working in the marketplace – business professionals, blue collar workers – are perceived in their churches, and how these people tend to understand what they do in the marketplace in relationship to their spiritual life. I usually receive some pretty interesting answers to this two-pronged question. One student told me a while ago that business people are viewed in her church as “pockets to be picked,” which I found as quite an interesting imagery. We should acknowledge that there are many people who get great joy out of providing the funding that it takes to run local churches and mission work. Churches generally do not generate revenue; they collect it, and therefore need business and professional people to generate the financial resources that it takes to help keep these ministries running. But if that is the only or predominant way that business men and women are perceived, that is clearly an incomplete view of work and vocation.

My students also suggest that business people are perceived as having gifts that can help administrate the church more effectively. Sometimes this can be a difficult transition because business people don’t always understand that the local church is not quite the same thing as a corporation; while it needs to run effectively, it has a very different mission.

Third, students also say that business people are sometimes recognized for having a unique position in the marketplace that gives them what I call a “strategic soapbox” for sharing and living out their faith. That is, most business and professional folks come into regular contact with people in the marketplace who will probably never darken the door of a church. They have an opportunity to be the one “Open Bible” that people in their workplace see. I always get a kick out of students who lament that they are the only Christians in their

particular workplace. They wish they had some company and collegiality. I always look at them with a shocked look on my face and say, “You mean God’s entrusted that entire place to you? Seriously?” In addition, some see the business person as a critical instrument for getting the gospel into places around the world that are closed to traditional missionaries.

But I also hear some things that are not quite so positive about the way people in the marketplace are perceived in their churches. Sometimes students comment that business people don’t see themselves as being on the front lines of what God’s doing in the world. Some have the erroneous view that the focus of God’s activity is limited to what happens within the four walls of the church, as opposed to what Christians do when they are scattered in the world. They will say something like, “People who are working in the marketplace feel like they are doing something less for God’s Kingdom than those men and women who are actually earning a paycheck from a church or another Christian organization.” Or they will say things like, “At best, what I’m doing in the marketplace is just a support to those who are where the real action of God’s Kingdom is.”

Sometimes I’m around some seminary students who come to school a little later in life and who will say things like this: “I left my business to go serve Christ full-time.” I often give them a look that’s meant to raise the following questions: “Are you sure about that? Are you sure that’s how you want to say that?” Others sometimes say, “I left my business to go into vocational ministry.” In response, I say to them, “Where did you learn the theology that underlies this view?” Yet others will say things like, “I am so excited to be in school to prepare for the ministry.”

Some of these students have read the book *Halftime*, written by Bod Buford,¹ a former cable TV executive, who became the founder of The Leadership Network. In his early to mid- forties, he had reached what he called the halftime of his life where his kids were raised and out of the house. He had “been there, done

that” in business, and he started to rethink what God might want him to be doing with the second half of his life. He called that transition, interestingly, “a movement from success to significance.” He urged people in the second half of life to be about Kingdom work. To my mind this is no different from the perspective of some of my students who say, “I left my business to serve the Lord full-time.” My question to them and Buford is: “Well, what did you think you were doing for those years when you were in business?”

I have come to realize that a lot of my students (not to mention the business and professional men and women in my church) have an underdeveloped theology of work and vocation. This deficient theology often makes working people feel that they are doing something less for God’s Kingdom than those who draw their paycheck from churches or other Christian or non-profit organizations. This is a big problem. And so what I would like to do here is to challenge us to talk about the occupations in the local church and the occupations in the marketplace in a way that reflects more accurately a biblical view of vocation.

Instrumental Purposes for Work

God calls people to the marketplace for a variety of reasons. Some of the reasons constitute what we might call the instrumental value of work. That is, our work is useful in that it enables us to accomplish purposes that are external to the work itself. For example, God calls you to work in the marketplace because you are obligated to support your family and those who are dependent on you. The Bible is very clear about that, and reserves some of its strongest language for people who neglect that obligation.

Further, the Bible also suggests that we work in order to have the means to express our generosity toward others. As a starter, our work provides us with the means to help the poor among us. It also enables us to support the local church and the

mission field. Moreover, our work has a missional value. As we venture out in the marketplace, we have an opportunity to be salt and light and to represent our faith before people who would probably never come to our churches.

But if we believe that these are the only reasons that God calls people to the marketplace, it seems to me that we have an impoverished theology of work. The Bible teaches that work has not only instrumental value, but also intrinsic value – specifically, value in service to Christ.

Work Has Intrinsic Value in Serving Christ

When I have a chance to speak to groups of business and professional people, I often ask them – “When was work ordained? Was it ordained in Genesis 2 or in Genesis 3?” I’m sometimes disappointed to see that their answer to this question is often quite ambivalent. Although most of my seminary students get this right, and affirm that work was ordained in Genesis 2, lots of business and professional folks, live as though work was ordained in Genesis 3. They live as though their work is their penalty, and I suspect that the vast majority of people in our churches would quit working tomorrow if they won the lottery. Many people to whom we minister in our local churches (and I suspect many undergrads) are looking for the fastest and quickest ethical way to make as much money as they can so they can retire and do something else besides working in the marketplace.

However, the Bible is clear that work was ordained PRIOR to the entrance of sin into the world. And while work was cursed by sin, work itself is not a curse. In fact, in both of the biblical bookends of Paradise, we find work. The Bible clearly shows that Adam and Eve worked from the very outset of the creation, although they were in a paradisiacal environment. Their work consisted in tilling the ground and naming the animals (New International Version, Gen. 2). In their description of the consummated kingdom, which will follow the return of the Lord,

the Old Testament prophets seem to communicate the same idea. They tell us that in the eschaton “[people] will beat their swords into plowshares and their spears into pruning hooks” (Isa. 2:4; Joel 3:10; Micah 4:3). This means that the implements of war will be transformed into the implements of productive work. When the Kingdom is consummated, work will still be part of God’s overall economy. In the meantime, work is being redeemed as part of the material creation which will be completely restored when Christ returns (Rom. 8).

To be more specific, work was ordained in Genesis 1 and 2 as one of the primary means by which human beings were to exercise dominion over creation. God also ordained procreation because Adam and Eve alone could not accomplish the task of dominion. It required a community. Throughout the process of creation, God embedded certain aspects of His wisdom into creation, and through common grace and general revelation, He has given human beings the tools to continue developing what He put into the creation. The workplace is one of the primary mechanisms by which this dominion mandate is exercised. Certainly, after the entrance of sin into the world, the exercise of dominion became immeasurably more complicated. In fact, we could probably argue that at this moment in the history of redemption a primary focus of dominion consists in alleviating and mitigating the effects of the entrance of sin into the created order. Through our work we continue the process of developing or unlocking what God has embedded into creation.

Theologically, one of the main reasons work has intrinsic value is that fundamentally it is a part of who God is: God is a worker. Furthermore, it is also part of what it means to be made in the image of God. Let us note that right from the beginning in Genesis 1, God appears as a worker. And at the end of Genesis 1, God rested from His work. As we move through the Old Testament, we see God at work sustaining and maintaining His creation. In one of His strongest claims to deity, Jesus declared that He was still working as his Father was still working (John

5:17). He made this declaration in the context of a healing that He performed on the Sabbath. This suggests that part of being made in God's image is being hard-wired for work. It is part of our spiritual DNA that we represent the creator and creative God as we enter the work place. English author Dorothy Sayers put it like this, "Work is not, primarily, a thing one does to live, but the thing one lives to do.... It is... the medium in which he [or she] offers himself [or herself] to God."²

What we've been saying thus far explains why we sometimes use the imagery of an altar to describe our work. By this we mean that the workplace is the place where we devote our gifts, skills, time, energy and talents in service to Christ. Now it's true that the altar imagery also has a downside to it. It can give the impression that our work is an idol with which we become so obsessed that it becomes something we worship. Nonetheless, I think this imagery does come through in places such as the wisdom literature. This is one of the reasons that in Ecclesiastes Solomon can claim that though work is limited and that work is not the thing that gives ultimate meaning to life, it is, nonetheless, an intrinsically good thing. This is why, for example, Solomon can say in Ecclesiastes 2:24, that "A man can do nothing better than to eat and drink and find satisfaction in his work. This too, I see, is from the hand of God, for without him, who can eat or find enjoyment?" Likewise, in Ecclesiastes 3:12-13, he states, "I know that there is nothing better for men than to be happy and do good while they live. That everyone may eat and drink, and find satisfaction in all his toil – this is the gift of God." Finally, in 5:18, he offers this judgment: "Then I realized that it is good and proper for a man to eat and drink, and to find satisfaction in his toilsome labor under the sun during the few days of life God has given him – for this is his lot."

As we come to the New Testament, we realize that it, too, continues this idea of the intrinsic value of work. In Colossians 3:23-24, Paul puts it like this, "Whatever you do, work at it with all your heart, as working for the Lord, not for men, since you

know that you will receive an inheritance from the Lord as a reward. It is the Lord Christ you are serving.” I think there’s an implied parenthesis in vs. 24, “(in whatever you do) it is the Lord Christ you are serving.” It’s critical to recognize that this admonition was not addressed to pastors and missionaries but to slaves. In verse 22, the text is prefaced by a statement which identifies the audience: “Slaves, obey your earthly masters in everything, and do it, not only when their eye is on you and to win their favor, but with sincerity of heart and reverence for the Lord.” In the first century slaves did the most mind-numbing, brainless, tedious grunt work that you can imagine. Yet, Paul affirms here that the work slaves did for their masters was a part of their service to Christ. That is, in their work as slaves, they were ultimately serving Christ in addition to their human masters.

Now to make sure we get this clear, I ask a lot of business men and women to tell me their view of their ministry and of their service to Christ in the marketplace. Often, in reply they will say that ministry happens if they lead a Bible study at lunch in their offices, or if they get a chance to pray for a co-worker, or on the rare occasions when somebody says, ‘Hey, there’s just something different about your life – tell me about that.’” From these responses I gather that the only things that they believe constitute service to Christ in the marketplace are all those things that they are doing *when they are not doing their jobs*—things that actually put them at risk of being accused of theft of time from their employer if they did them excessively. But what Paul is affirming in the passage referred to above is that the very work itself is a part of our service to Christ. It doesn’t exhaust their service to Him because men and women have obligations in lots of other arenas besides the marketplace, such as their families, neighborhoods and local churches. *But the work itself that people do is a part of their service to Christ.*

If you walk over to the Crowell School of Business at Biola University, you will see a large banner that comes down

from the ceiling. It reads, “Business as Ministry.” Now, they could have stated this a number of different ways. They could have said “Ministry in Business,” which, I think, is a common view that people hold. Or they could have said “Business and Ministry,” which would suggest a dichotomy between the two. But I think they got it right in the way they state it because the statement makes it clear that the very work itself that’s done in the marketplace is a part of a person’s service to Christ.

If you look at the term “ministry,” in the Greek New Testament, you will notice that it’s the term *diakonia*, which is frequently translated “service” as well as “ministry.” For example in Acts 6:1-6, the ministry of waiting on tables is described as a *diakonia* in the same way that the ministry of preaching and prayer is described as a *diakonia*. Of course, they were different sets of things that different people were called to do, because of where God wanted them. Nonetheless, both of these things are called ministry. I think the best way to refer to that is to say they are different arenas of service to which people are called. Think about it this way. If it’s true that what people do in the marketplace is service to Christ, it means that men and women in the workplace are rendering a service to God that is analogous to the work that pastors do in the local church, and missionaries in the mission field. If that’s true, it follows that what goes on in the marketplace also has eternal significance.

The business person who has this theological understanding of his/her work cannot take on a light or trivial view of the significance of that work. A machine tool operator or a construction builder should not say that his business is just drilling holes to put nails in. What goes on in the marketplace is an arena of service to Christ, which imparts to it eternal significance. That’s why we say both to pastors and to workplace men and women that pastoring is ministry, but accounting is also ministry, and filmmaking is ministry, and marketing is ministry, and music is ministry. What we mean by such language is that all these fields are various arenas of service to Christ. Based on this

view when my students tell me, “I left my business to go into full time ministry,” I often reply gently by saying “No, you’ve actually done nothing of the sort.” Why? Because all Christ’s followers are in full time service to Him, and whether you are in full time service or not has nothing to do with where you get a paycheck. All Christ’s followers enter full time service for Him at the moment they come to faith. When you change jobs, you simply change arenas of service. When a pastor steps down from a pastorate, what do we usually say? They have “left the ministry.” Actually they have not. They have, like the workplace person, simply changed arenas of service. In the same way, all of us, if we are followers of Christ, we are in full time service for Christ. Where you get a paycheck from is a different issue from the question of whether or not you are in full time ministry.

The way we talk about this actually contributes to the faulty idea that business and marketplace people are doing something less for God’s Kingdom. That’s why I endeavored to refrain from using the term “full time ministry” to refer to any specific occupation. I certainly try not to use that in reference to the pastorate or the mission field. This communicates to the person in the marketplace that they are either in part time service or not in service at all. Theologically, neither of those things is true.

Around the university where I teach and in some of our churches we have some interesting traditions that give away our theology of work. For example, when we send out short-term missions teams we send them out with prayer, all sorts of support, and great fanfare. We do that at least twice a year at our university when short-term teams go out during the summer and during our January interterm. But I wonder what we do for our film students who are going to do summer internships in places like NBC and Universal Studios or production companies around the entertainment industry. Arguably, these involve equally significant steps of faith and, culturally, are just as foreign as some other parts of the world. What do we do for accounting

students who are going to do internships at the major accounting firms in the area? The answer is that we don't commission them like we do students going on short term missions trips, and by not doing so, we make a statement about what types of ministry are most important.

The last time we did a faculty retreat at Talbot School of Theology we invited a group of executives to join us. The subject for the retreat was this notion of work, calling, and vocation. At the end of the retreat, we actually commissioned the executives to their full time ministries in the marketplace. One of these business people, who was an executive, held up his iPhone and told us that the little metal strip that goes around the iPhone 4 and 5 was manufactured by his company. As a successful businessman, this was the second company he had taken public. When he sold his first company he was on the front page of the Wall Street Journal. I remember from his story that he grew up in a pastor's family. When he realized that God had called him to the marketplace, he confessed having felt gyped; "I felt like I was consigned to do something second best for God's Kingdom." It's taken him a long time to get over that feeling. But it seems to me that God has called him to the marketplace in a way analogous to the way God has called some of us to teaching or to pastoring or to the mission field.

Sometime ago, a longtime friend of mine and his wife were coming back from vacation. On the jet-way departing from the plane, she blacked out and collapsed. When she finally regained consciousness, she was sort of in and out for a while. They rushed her to a neurologist and found that the cause of the blackouts was a tumor about the size of a quarter at the base of her brain. Using a recently developed technology called the "gamma knife," they were able to excise the tumor in a single outpatient procedure. She went home that same day and to my knowledge is totally fine today. I remember my friend reflecting on all of the occupations that had to come together to facilitate his wife's healing. He was particularly appreciative of the

individual, or probably the team that had written the imaging software which enabled the neurosurgeon to pinpoint exactly where the tumor was and to get it out with minimal damage. I remember the statement he made: “assuming that he/she is a Christian, I am so glad that the person who wrote that imaging software didn’t decide to leave the business to go serve the Lord full time.” What he meant by this was that he recognized that in the providence of God that person was part of a team that helped facilitate the healing of his wife. He recognized what Paul affirmed to slaves and what we need to affirm to men and women in the marketplace. For those of you who are pastoring, say to marketplace people who are in your churches and to the groups of people whom God has entrusted to your care that “It is the Lord Christ you are serving in your work.”

Some Historical Background

So to summarize, all legitimate work in the marketplace is an arena of service to Christ where the very work itself is a significant part of what constitutes a person’s service to Christ. We recognized that work was ordained in Genesis 2, not Genesis 3, and is a significant part of what it means for human beings to exercise dominion over the world. But we also suggested that the most significant theological reason our work has intrinsic value in service to Christ concerns the fact that God is a worker and that He has created us in his image. So as Chuck Colson emphasized, we are hard wired for work as part of our spiritual DNA.³ Our work is therefore part of our service to Christ and is our ministry. We said that the term for service and ministry, the Greek term *diakonia*, is translated in both of those ways. God calls people to business and to the professions and to blue collar work analogous to the way He calls men and women to the pastorate and to the mission field. There is no hierarchy in that regard.

Now, if that’s true, and if the way we talk about our occupation and our vocation reflects our theology of work, we

should not talk about people going into “full time ministry” when they get a paycheck from a church or Christian organization. Instead, we see that all followers of Christ go into full time service to Christ at the moment they come to faith. The decision about what they will do for the occupational part of their vocation is a different decision that really has nothing to do with whether they are in full time service to Christ or not. If all of that is true, then when God calls people to the marketplace, that also has a significance that’s analogous to the way God calls people to work in the pastorate or in the mission field.

If that is what the Bible teaches, then the question I find myself wrestling with is, “How have we deviated so far from that understanding today?” We have business and professional men and women in our churches who often feel like they are second class citizens when it comes to serving Christ. They have this sense that it’s only the people who are getting a paycheck from a church or Christian organization that are on the front lines of service or are doing something spiritually meaningful with their lives. Very often we hear people who say, “I have to leave my business in order to do something that counts for God’s Kingdom.”

What I would like to explore in this section of the chapter is precisely the trajectory that gets to the place where we’ve established a hierarchy of callings which places people who are headed for the mission field or the local church at the top, and business and professional folks at the lower rungs of the vocational ladder. What happened to the Biblical teaching on work? How did we end up in this place where we are today?

It’s difficult to pinpoint exactly where this started, but a significant impetus to this dichotomy between the marketplace and “the ministry” was actually begun by the Greek philosopher Aristotle who distinguished between what he called the active life and the contemplative life.⁴ The active life included all the things that the average person does to make a living. These things were considered means to an end, their sole purpose being

to afford the individual the time, energy, and resources to pursue the higher good, which for Aristotle was the “contemplative life.” In fact, Aristotle held that giving attention to that part of life actually enabled a person to fulfill their highest good and their highest purpose. This perspective was one of the factors that contributed to a widespread skepticism in the ancient world about the place of business, commerce, and economics.

To be fair, this general skepticism about commerce and business also had to do with the immoral means that were generally used in the ancient world to accumulate wealth. Economic life in the ancient world resembled what we call a zero sum arrangement. Think about it as a pie with a fixed size. If somebody gets a bigger slice of the pie this means that somebody else gets a smaller one. In the ancient world this was actually very common. In fact, in the ancient world most people who achieved wealth did so at the expense of somebody else, either by theft or extortion or some misuse of a position of power. This is why in the ancient world, by and large, the wealthiest people were also the ones who were the most politically connected and had the chance to misuse that power.

This is also why the prophets spoke out so clearly and so often against those who oppressed the poor and took advantage of them. The idea that one could do well financially and do good at the same time was largely a foreign concept in the ancient world, though there were, to be fair, some examples of people who got wealthy through upright conduct in their business. But they were the exception and not the rule. Most people who got wealthy did so by immoral means, which I think is one of the reasons Jesus could say it’s harder for a rich man to enter the Kingdom than for a camel to go through the eye of the needle. It’s true that the temptation to idolatry can come with wealth, but I think most commonly the problem with the accumulation of wealth was the means by which it was accumulated and the severe moral compromises necessary to do so.

Eventually these two trends (the dichotomy between the active and contemplative life and the moral skepticism about the accumulation of wealth) came together to create a hierarchy in the medieval world between priests, nuns, and monks. Their callings were elevated to the top of the pile, and everybody else's occupation was considered lower and instrumental in nature. That is, the purpose of their work was either to support themselves or support those who were cloistered in monasteries. To be fair, it is true that there were a number of monasteries that were also very successful businesses and supported themselves in that way.

This hierarchical view of vocation proved problematic to the Reformers, and even aroused the ire of Luther, Calvin, and others. That is, by being a priest, nun, or a monk, and by being cloistered either in a monastery or in a parish, one had more time and energy to devote themselves to the good works that they believed were necessary to merit one's salvation. So being a priest, nun, or monk (which were deemed higher callings) was actually seen as a way of moving farther toward meriting salvation than could be attained by the average person who had to spend all of their time and energy making a living and supporting their dependents. This was eventually what got the attention of the Reformers. When Luther and Calvin held that sinners are justified by faith alone and that all believers are part of a royal priesthood – the priesthood of all believers – they taught that people did not have to be cloistered in order to have a legitimate calling from God. Luther, Calvin, and others coined a new expression to describe their position: “worldly calling”. Your vocation, what God called you to do, could actually be worked out in the marketplace, in the real world as opposed to being cloistered in separation from that. The Reformers used a number of colorful ways to describe this perspective. Luther especially had some very colorful ways to describe this view of vocation. My favorite is, “Even the hangman brings honor to God if he does his work well.”⁵ I recognize that presumes a

certain view of the death penalty. Calvin echoed this when he said, “the whole world is a theater of God’s glory” and “even politics is an arena where God could be honored.”⁶

But it went a little bit deeper than that because the ideas of justification by faith and the priesthood of all believers drove a stake right into the heart of this medieval hierarchy. These two doctrines made it very clear that nobody’s works, whether in the marketplace or the monastery, had any value to God as far as the merit of salvation is concerned. There was no idea that anybody had a higher calling since, when it comes to meriting God’s favor, we’re all on the same level playing field; our works generate nothing for us. However, that did not mean that our good works were without value. In fact, as Luther put it, “God does not need our good works, but He did say that our neighbor does.”⁷ Our good works, according to Luther, function not to impress God but to be the way in which we love our neighbor. So church work, clerical work, or being in the monastery was not considered in any way superior to what the average person was doing in the marketplace. In fact, Luther would have said that changing a diaper is just as holy as teaching a child a Sunday School lesson. As we would say in a university setting, teaching physics or teaching metaphysics is just as holy as teaching the Bible or theology.

Now, ironically, I do think that Luther may have demolished the hierarchical view of vocation while, at the same time, inadvertently sowing the seeds for its reappearance later. Luther also viewed the world through the idea of the two kingdoms – the spiritual kingdom, which is the realm of the church, and the earthly kingdom, which was essentially the realm of civil government. He placed what goes on in the marketplace in the realm of the earthly kingdom. Another way to put this is that he called the world of the church the “right hand of God” as opposed to the left hand of God which consists of the work that goes on in the earthly kingdom. By relegating what goes on in the marketplace to this earthly kingdom and denying that it had

any spiritual significance in terms of meriting our salvation, Luther may have unintentionally conveyed the idea that what went on in the marketplace had no spiritual significance.

If we fast forward to the Pietistic movement of the seventeenth and eighteenth centuries, we find a reinforcement of the hierarchical perspective again. The focus of the Pietistic movement was our own personal devotion to Christ and our own sense of personal piety. Pietism placed great emphasis on the preaching of the gospel, the believer's own personal time with God, and his/her own personal study of the Bible. Perhaps, inadvertently pietism downplayed everything that was not considered a part of advancing our personal piety. Over time, the danger that arose from this assumption was the reintroduction of the medieval dichotomy between the monastery and the marketplace. Church work and the mission field replaced the monastery. The goal was not to merit salvation but to do something that had eternal significance. I think we misapplied the very common phrase, "the only two things that last forever are the Word of God and the souls of human beings." We therefore assume that the only things that have eternal significance are those things that invest in those two areas. As we have seen, this is too reductionist a view of what counts for having eternal value. It seems to me that the idea of doing things that have a consequence for eternity has replaced doing things that merit our salvation as the goal of this hierarchy.

To be sure, there is some legitimacy for those with a calling to the pastorate or missionary work to view such calling as superior to others. But this is legitimate only in a subjective sense. This is better for *them* to pursue such calling because it is the thing that is most consistent with the way God has wired them, and the vocation that best fits their gifts, skills, talents and passions. But I don't think we can say that there is any sense in which a calling is better than another in an *objective* sense. This is where the hierarchy starts to set in again.

So it seems to me that any effort to re-dismantle the doctrine of vocational hierarchy must include the affirmation that all legitimate work in the marketplace is an arena of service to Christ and that the very work itself has an intrinsically eternal significance. An assumption that's sometimes made and that feeds the hierarchical understanding is the notion that there's some sort of connection between a person's spirituality or commitment and the vocation that they choose. Presumably, this hierarchy not only reflects callings that people see as more important to God's Kingdom, but they also see them as a measuring stick of spirituality. In fact, before coming to Talbot I was with a parachurch organization that actually viewed the joining of its staff as the high point of a person's discipleship and spirituality.

Of course, there are certain occupations that are clearly outside the bounds on this conception of vocation. People who are committed to following Christ should not serve in these areas. But generally, these are few and far between. We should note here that the marketplace as well as the pastorate and the mission field all suffer from the general effects of sin and because of this they are all flawed. Even on the days when you think you have found your niche and you are functioning in the arenas where God has called you, you'll have days when you'll want to "throw in the towel." I would really encourage us not to make any necessary connection between a person's vocation in the marketplace or in the pastorate (what they do for a living) and their general spirituality. It seems to me it would only take a cursory look at the number of pastors who have had career-wrecking-moral failures to realize that there is no necessary connection between spirituality and where you get a paycheck. Some of the godliest people I know are people who have been trying to live out their faith in the marketplace in some very, very challenging arenas.

The workplace is one of the primary places, if not the primary place, in which God works out our spiritual formation.

Those of you who are pastors or who are headed there should be aware that the marketplace is where most of the people to whom you are called to minister spend the majority of their waking hours. It seems naïve to me to assume that what happens in one to three hours a week in the local church is more spiritually formative than what goes on forty to sixty hours a week in the marketplace. God can use what goes on in the marketplace to build in his people very important virtues and to chip away a lot of rough edges of character. For instance, it seems to me that if there is someone who really understands what the virtue of service is all about, it is likely to be the person who is engaged on the daily basis in the rough and tumble of the marketplace. Try being a successful businessperson without that virtue of serving customers, serving employees, and serving your organization. Also, the marketplace person understands what the virtue of perseverance and persistence is about. They get what it means to handle adversity. Ask any businessperson who has had to lay off a good number of the employees who have been committed to that organization for a long time. The marketplace is a fitting ground in which these virtues are built and nurtured.

Pastors and Economics

Although we've made the case that pastors need to know something about work and a theology of work in order to meaningfully connect with the men and women who exercise their vocation in the marketplace, it's not immediately obvious why pastors need to acquire a firm grasp of economics itself. My friend and writing partner Austin Hill tells the story of a conference he attended as a graduate student when the facilitator posed the provocative question, "Can somebody name for me one area of our lives that has nothing to do with economics?" The group was silent for more than a few moments as the students were pondering this question – most of them for the first time. Then a student spoke up in a southern drawl and said what I suspect many were thinking. He said, "As a Christian, I believe

that my eternal salvation has nothing to do with work and economics.” The group was taken aback by his forthrightness and the facilitator then rephrased the question this way, “Ok, let’s assume you’re right about that, and let’s assume that one’s eternal destiny has nothing to do with work and economics (a debatable assumption). Can somebody name a second area of our lives that has nothing to do with work and economics?” He went on to make the bold suggestion: “Every facet of our earthly lives is impacted on some level by both economic activity and economic conditions.”

Think about how you would answer that question the facilitator posed. Can you think of an area of our lives that is not impacted by work and economics? I myself would question the notion that our eternal salvation has nothing to do with economics. Doesn’t the Bible describe the elements of our eternal salvation in economic terms? In Romans 4, when discussing the notion of justification by faith, salvation is described in terms of an accounting ledger, in which our sin is cancelled on the debit side and the righteousness of Christ is credited to our account as a result of his atoning death for sin. As a result of this transaction, we are declared justified, or acquitted from the guilt of our sin. In fact, when Jesus declared “it is finished” on the cross, that is also an accounting term, literally translated “paid in full.”

But a further response to the student would be to suggest that there is much more to a person’s spiritual life than simply the matter of his or her eternal destiny. Life on this side of eternity matters greatly. This is reflected by the fact that Jesus had more to say about money and economics than he did about eternity. If we refuse to separate the sacred from the secular, and thus affirm that all of life is spiritual, then there are few, if any areas of our spiritual lives that are not impacted by economics.

However, in my experience, this is not enough to “hook” pastors and seminary students with the importance of work and economics for their work in the local church. Neither is it enough

to suggest that economics, far from being the “dismal science,” is actually shot through with moral issues. The intersection of morality and economics comes about because economics, like politics, is fundamentally about how we as communities order our lives together. Much of how we order our lives together in community has significant moral overtones. How we decide and on what basis we decide the distribution of the benefits and burdens of a society is principally a moral issue. But I have found that general statements like those do little to generate interest among pastors and seminary students on the importance of work and economics. So how do we “hook” the next generation of pastors to connect the life of their people and work/economics?

Connecting the dignity of daily work with pastoral ministry is an obvious starting point. Since most people in the church work for a living in some fashion, the need to connect Sunday and Monday seems self-evident. Unless pastors affirm work as ministry and service to Christ with intrinsic value, there is not much hope for any other connection between economics and pastoral ministry. The way we talk about “the ministry” communicates a great deal to the business person that what they are doing in the marketplace is either not ministry, is part-time ministry, or is something “less than” what goes on in the pastorate, mission field, or non-profit world. But theologically, that’s not true. As we’ve seen, since the term “ministry” (*diakonia*) is most commonly translated “service,” it follows that all believers enter full time service the moment they come to faith. And no one “leaves the ministry” when they step down from a pastorate or parachurch position—they simply change arenas of service. Paul affirms that what goes on in the workplace is service to Christ (Col. 3:23-24). To make sure we get this right, he’s affirming that the work itself is part of one’s service to Christ, or part of one’s ministry.

However, there’s more to the matter than this. One of the most obvious ways to connect economics and pastoral ministry

comes out of the economic context of the Bible. The Bible directly addresses economic life in numerous places in both Old and New Testaments. In addition, much of its teaching is set in the specific economic context of the ancient world. Though it is true that the fundamental issues of economics in the Bible concern the state of a person's heart, and that the condition of the heart has not changed since the Bible was written, it is naïve to teach and preach the Bible without taking into account the profound differences in economic life between the ancient world and a modern industrial/information age economy. *One of the most important reasons for pastors to be economically literate is so that they can preach/teach the Bible accurately.* In particular, this is important so that they can apply the Bible's teaching on economic life clearly and without distortion.

For example, it is not uncommon to apply teaching on subjects such as the Year of Jubilee (Lev. 25) as requiring wholesale redistribution of wealth. It is not uncommon to hear about the church's sharing of goods "in common" (Acts 4) as a reference to some sort of enforced redistribution of income. Some of the criticisms of the market system are misreadings of the Bible due to failure to take some of these differences into account. These differences help account for the stark statement of Jesus that "it is easier for a camel to go through the eye of a needle than for a rich man to enter the Kingdom of God" (Matt. 19:24). This is because of a zero sum view of economics that was characteristic of the ancient world.

We should further distinguish between greed and self-interest in contrast to their frequent conflation. Self-interest is not condemned in the Bible. Rather, it is upheld as a mandate to care for oneself and one's dependents. What is condemned is self-interest at the expense of or the neglect of the interests of others (Phil. 2:4). The zero sum view of economic life in the ancient world meant that one's pursuit of self-interest often came at someone else's expense, making it difficult to distinguish between legitimate self-interest and greed. But the matter is not

that difficult today. In fact, the norm today is that one can do well financially and do good for the community at the same time. A misunderstanding of this is often at the heart of demands for business to “give back” to the community as though the nature of their business is extraction, not adding value to the community. Yet, business in general serves the common good.

Some also reflect a misunderstanding of economics, expressed in the common statement, “the rich are getting richer and the poor are getting poorer.” Reading between the lines, such statements often imply that “the rich getting richer causes the poor to get poorer.” This, too, reflects a zero sum view of economic life that was characteristic of the ancient world but is not applicable to most of the global economy today.

A second reason economics is important is that *economics is part of the doctrine of creation, specifically the dominion mandate of Genesis 1*. Sir Brian Griffiths suggests that the dominion mandate suggests “responsible wealth creation.”⁸ That is, using the wisdom of God engraved into His creation and made available by means of general revelation and common grace, human beings exercise the creativity, innovation, and the entrepreneurial traits that are part of being made in God’s image. For example, I have a long-time family friend who is the Chairman of the Board for a tech company with Nobel Prize winning technology invented by a Cal Tech professor. The professor wants to give it away. My friend’s primary task with this full-blown academic is to show him that the most productive way to get the technology into use is through the mechanism of a profitable company. This provides the best, most efficient way of distributing the technology to the people who can best put it to work. There are economic conditions that are more conducive than others to human flourishing, to the effective exercise of human dominion, and to the dignity of work being realized. The Bible does not directly address economic systems *per se*, but rather, gives important principles and virtues that govern economic life. One of our ongoing theological tasks is to spell

out more fully the implications of the dominion mandate for economics.

Further, a basic understanding of economics is important because such an understanding enables *churches to help the poor in a more productive manner*. In the best-selling book on this, *When Helping Hurts*,⁹ the authors maintain that an understanding of economics is important to insure that help actually helps the poor to become self-supporting instead of more dependent. I believe that one of the reasons that the trillions of dollars given in foreign aid have been so ineffective and that the poor around the world are still poor is the neglect of basic, common sense economics. Incentives matter. Work and exchange are fruitful. There are conditions that must be met before there is fertile ground for the poor to become self-supporting -- conditions such as the rule of law, encouragement of creativity and innovation, and access to capital.

Finally, pastors need to pay attention to the marketplace because *it is the primary crucible for spiritual formation*. Most of the people who attend our churches spend the majority of their time in the workplace. God is forming them spiritually in profound ways there, if we can help them be attentive to it. God is working out virtues of service, perseverance, dealing with adversity, diligence and discipline, to name a few. God used the marketplace to draw one people into a deeper, more dependent relationship with Him.

For those persons the workplace is the crucible God used to shape their souls. This is ultimately the most important reason why the marketplace matters—because it is the primary place that we spend most of our waking hours and the place where God is at work shaping us, if we will attend to it. Pastors and those serving in pastoral roles in the local church, have as part of their pastoral calling, the responsibility to attend to what God is doing in people's lives as He shapes them through their work in the marketplace. That is a holy calling of the pastor.

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- ¹ Bob Buford, *Halftime: Changing Your Game Plan from Success to Significance* (Grand Rapids: Zondervan, 1994).
- ² Dorothy L. Sayers, “Why Work?” in *Creed or Chaos* (Manchester: Sophia Institute, 1974), 73.
- ³ Charles Colson and Nancy Pearcey, *How Now Shall We Live?* (Wheaton: Tyndale House, 2000), 385.
- ⁴ Aristotle. *The Nicomachean Ethics*, trans. J.K.A. Thomson (London: Penguin, 1976) 10.7.
- ⁵ Martin Luther, *Luther’s Works, vol. 30: The Catholic Epistles*, eds. J. J. Pelikan, H. C. Oswald, & H. T. Lehmann (Saint Louis: Concordia, 1999), 32–33.
- ⁶ “Meanwhile let us not be ashamed to take pious delight in the works of God open and manifest in this most beautiful theater.” John Calvin, *Institutes of the Christian Religion*, trans. Ford Lewis Battles (Philadelphia, PA.: Westminster, 1960), 1.14.20. See also Belden C. Lane, “John Calvin on the World as a Theater of God’s Glory” in *Ravished by Beauty: The Surprising Legacy of Reformed Spirituality*, (New York: Oxford University Press, 2011).
- ⁷ Gustav Wingren, *Luther on Vocation*, (Eugene, Oregon: Wipf and Stock, 1999), 10.
- ⁸ Brian Griffiths, *The Creation of Wealth: The Christian Case for Capitalism*, (Downers Grove: InterVarsity, 1984), 52-53.
- ⁹ Steve Corbett and Brian Fikkert, *When Helping Hurts: How to Alleviate Poverty Without Hurting the Poor . . . and Yourself* (Chicago: Moody, 2012).

Chapter 3

WHY A TITHE TO THEIR CHURCH IS NOT NEARLY ENOUGH FOR MOST MIDDLE-CLASS WESTERN CHRISTIANS

By Craig Blomberg

As I've traveled the world, I have yet to discover a time zone in which, if cable or satellite television is available, I cannot channel surf at almost any hour of the day or night and find some preacher promoting the prosperity gospel. If such television is unavailable, chances are that some local preacher is touting its validity every Sunday. "God wants you to be healthy and wealthy," intones the mantra, "if you just have enough faith and obedience." Typically, central to that obedience is tithing to the local church. Of course, churches without such heterodox theology may also teach that tithing remains a mandate for the New Testament believer. Plenty of other churches that don't insist on their members giving ten percent of their annual income to the Lord's work nevertheless regularly refer to their weekly collection as encompassing "tithes and offerings," as if they did believe that the tithe was still in force (so that "offerings" referred to free-will giving above and beyond the tithe).

I have no quarrel whatsoever with Christians who believe they should give ten percent back to their local church and/or other Christian ministries. Since statistics have been kept, American Christians on the whole have averaged only between two and three percent giving, with evangelicals averaging between three and four percent. Mormons, who believe tithing is a direct command of God to them, still average only five percent, no doubt because approximately half of all American Latter-Day Saints are "jack Mormons"—nominal or non-church-going believers.¹ So those who give ten percent are way above average,

in a good way. The problem I have with tithing, besides objecting to those who would make it a divinely instituted mandate for Christians, is not that it makes people give away too little, but that it makes even those who follow it content with not enough giving, in many instances. The requirement of tithing has ebbed and waned throughout church history; its most recent incarnation can be traced to a movement of American Christian laymen in the late nineteenth century.² Most biblical scholars today, however, recognize that it is difficult to derive such a requirement from the Scriptures themselves, properly interpreted.

Old Testament Teaching

Abraham offers a tithe of his spoils from battle to the mysterious king-priest of Salem, Melchizedek (Gen. 14:17-24), but nothing prescriptive is derived from his action. Hebrews 7:1-10 uses this episode to demonstrate that Jesus is a king like Melchizedek who can also be priest, but it does not make tithing mandatory in the process. When Jacob sets out on his journey to Paddan Aram to find a wife from among his own people, he promises to tithe to God if he will grant him safety and success (Gen. 28:20-22). But no Scripture ever refers back to this vow as a precedent for anything. The Israelites display remarkable generosity in their free-will offerings for the tabernacle (Exod. 25:1-2; 35:4-5, 29), yet once again these are cited merely as exemplary rather than as a prescriptive model.³

When the Old Testament does turn to legislation surrounding tithing, it institutes a triple tithe. Leviticus 27:30-33, Numbers 18:8-32, Deuteronomy 14:22-29, and Deuteronomy 26:12-15 combine to suggest that ten percent of the Israelites' income or harvest each year was to go to the priests that ministered at the tabernacle (and later the temple), ten percent was used to put on the annual Jewish festivals in Jerusalem from which the Israelites themselves materially benefitted, and every third year a tithe was to be set aside for distribution to the poor. Commentators debate whether the original intention was to make

this last tithe separate from the second one or an alternative use of the same tithe every third year.⁴ But we know that by New Testament tithes, it was treated as separate and prorated annually, so that the faithful Israelite gave back 23 1/3 percent of his annual earnings in required offerings.⁵

Other relevant Old Testament passages include 1 Samuel 8:11-16, in which Samuel waxes eloquent about the cost of having a king such as the children of Israel have requested. Vast amounts of food will be required every day for the king and his court, which itself will contain huge numbers of servants and slaves taken from the Israelites.⁶ But the people remain undeterred. As part of his famous reform during the decades of the divided monarchy, Hezekiah insists that the priests and Levites again receive their full due, because it was being withheld from them (2 Chr. 31:2-12). The same happens again after the return from exile during the time of Nehemiah's governorship. Because of those in need, Nehemiah refuses to accept his daily allotment of provisions, while insisting that the leaders of the land follow God's laws of economics once more (Neh. 5).

If there is one passage in the entire Hebrew Scriptures that is the most highlighted in debates about the tithe, it is almost certainly Malachi 3:9-10. Here we read, "'You are a under a curse—your whole nation—because you are robbing me. Bring the whole tithe into the storehouse, that there may be food in my house. Test me in this,' says the Lord Almighty, 'and see if I will not throw open the floodgates of heaven and pour out so much blessing that there will not be room enough to store it.'"⁷ By emphasizing "the whole tithe," right after using the expression "tithes and offerings" in plural form in verse 8, Malachi makes it clear that he is talking about the entire 23 1/3 tithe of the Mosaic Law.⁸ To be consistent, those who argue that the law of tithing remains in force for Christians today should be insisting that believers give 23 1/3% of their annual income, including 3.3% every year that will go directly to the poor in their midst. Those

insisting on such giving should, in turn, be modeling it. If not, they are disobeying the very texts they believe still apply to believers as they did to ancient Israel!

Second Temple Jewish Developments

During the period known as Second Temple Judaism or the intertestamental period, the emphasis on tithing as one of the most important facets of *Torah* obedience grew considerably. The key to restoring the period of independence that the Jews enjoyed for almost a century under the Hasmonean dynasty (164 B.C. – 63 B.C.) was obeying the Law, or so many believed. Didn't the Deuteronomic covenant with Israel itself teach to the extent that when the people, and especially her leaders, were more faithful to the Law of God, especially in the distinctive laws that set them apart from the nations around them, then God would bless them with peace, prosperity and security in the land? But when the people, and especially her leaders, were more disobedient than not, then God would bring times of trouble, warfare, famine, drought and poverty. In extreme situations many would even be exiled from the land.⁹ Little wonder that tithing proved crucial.¹⁰

New Testament Teaching

While the Law Remains in Effect

Proponents of the tithe for New Testament believers often point out that it is not commanded just in the Old Testament. Jesus in Matthew 23:23 (par. Luke 11:42) explicitly declares to the scribes and Pharisees that although they give a tenth of their spices, they “have neglected the more important matters of the law – justice, mercy and faithfulness.” He then adds, “You should have practiced the latter, without neglecting the former.” See, the proponents of tithing for Christians intone, even the New Testament commands giving a tenth of one's income even down to the most minute matter, though of course it also

recognizes that there are much more important obligations as well. What they fail to observe is that Jesus gives these commands to the Jewish leaders while the era of the Law still remains in force. Whether *his* followers, after the coming of the Spirit at Pentecost and the inauguration of the new covenant, must do the same cannot be determined from this passage.¹¹ The parable of the Pharisee and tax collector (Luke 18:9-14) proves even less, since the Pharisee's boasts about all he tithes are among the reasons he does *not* go home justified!

From Pentecost Onward

From Acts 2 through Revelation 22, not a single word suggests that Jesus' followers should tithe. Nor is there any hint of some other fixed percentage of giving. Instead, we read about a communal treasury in Acts 2:43-47 and 4:34-37. Careful attention to the details of these passages reveals that no one was forced to sell or contribute anything. Rather, more well-to-do believers from time to time sold property and donated the proceeds in order to help the poorest in the fledgling Christian assembly. No one *claimed* that any of their possessions was their own (4:32) but they shared everything they had.¹² Some Western Christians, so repulsed by anything that might even hint of communism, try to turn what Luke presents as an exemplary model (see 2:47, 4:33) into a failed experiment. But this is not Communism; it is entirely voluntary and in no way legislated (cf. Acts 5:4).¹³ What relativizes the model somewhat is Luke's inclusion of two quite different ways the early church addressed the problem of the neediest in its midst. In 6:1-7, we read of how Hellenistic Jewish Christians appointed seven men (as a precursor to the diaconate) to oversee a distribution of food or money on a more systematic basis to those most neglected (widows from that very community). Then in 11:27-30, believers in Antioch take up a collection to be sent to their Christian brothers and sisters in Jerusalem who would be more adversely affected by a growing famine. The methods vary from situation

to situation, but the concern to alleviate the worst material needs of fellow believers remains constant.¹⁴

The apostle Paul is particularly passionate about God's people taking care of those who teach them God's word, especially if they are engaged in full-time itinerant ministry. In Galatians 6:6, he commands those who "receive instruction in the word" to "share all good things with their instructor." In 1 Corinthians 9:1-18, he stresses how churches should generously provide for the needs of those who minister among them,¹⁵ while at the same time explaining how he often forewent his right to receive money from congregations to whom he was currently ministering, lest compromising strings be attached to the gifts given to him, as so often occurred in a culture of patronage and reciprocity.¹⁶ First Timothy 5:17 alludes to Luke 10:7/Matt. 10:10 in which the worker is worthy of his wages. Galatians 6:10 explains how Christians must prioritize their giving to help fellow believers without neglecting the most acute needs of all people.

The most extensive teaching in Paul on Christian giving appears in relation to the multi-year collection he embarked on for the poor believers in Judea.¹⁷ 1 Corinthians 16:2 sets the stage for his much fuller instruction in 2 Corinthians 8-9, with its command to lay aside monies on the first day of every week (Sunday, as part of the worship service?), in keeping with their income (lit., "to the extent that you prosper"). This suggests what Ron Sider has dubbed a graduated tithes.¹⁸ Avoiding some of the complexity he builds into the model, the principle basically boils down to giving a higher percentage the more money one makes. More specifically, suppose a person or a couple decides to commit to giving, say, 7% of their income to Christian ministry in a given year. Each year that their income increases more than merely keeping even with inflation, they will then commit to increasing that percentage. Depending on their circumstances, it might be a by a half a percentage point to 7½%, a whole percentage point to 8%, or even more. If their annual income

does not keep pace with a mere cost-of-living increase, they have the freedom to reduce the percentage of giving accordingly.

2 Corinthians 8:11-15 reinforces this conclusion. There Paul makes it clear that he is not asking the rich and the poor to trade places. Rather he is aiming for *isōtēs*. Most translations render this as “equality” in verses 13 and 14, but this rendering seems unlikely to fit an economic context. Even if equality of income or possessions could be attained, differing needs, abilities and circumstances would make that equality evaporate in a very short period of time. Probably the ESV is better at this point, when it renders the word as “fairness.”¹⁹ Everyone should at least have an equal opportunity to make a decent life for themselves. That Paul does not have some more absolute form of equality in mind is indicated by his appeal to the model of the collection of manna in the wilderness (Exod. 16:18), when some gathered more and others less but no one had “too much,” because no one had “too little.” How much is too much? Paul never says and it is unlikely the amount could ever be quantified. Standards and costs of living vary from place to place and time to time. At the very least we may assume that those who have more than a median income within their community have some responsibility to give on behalf of those who have less than that median. We are called to give from our surplus, but to be ruthlessly honest just how much is surplus.²⁰

In addition to proportionality in giving, 2 Corinthians 8-9 also teaches voluntary, generous (and even sacrificial) and cheerful giving (8:3-5, 9:6-11).²¹ Sometimes people have justified their stinginess by protesting that they are unable to give cheerfully. The proper retort is that while “God loves a cheerful giver” (9:7), the needs of the world require us to give whether or not we do so happily! Others bypass generous giving by reminding us that there’s a lot more to giving than just writing a check or authorizing an automatic withdrawal from a bank account. This is indeed true, but it doesn’t give us an excuse to stop writing those checks or making those withdrawals. Then the

needy would receive even *less* help than they currently are getting. Chapter 8:6 and 11 also stress the importance of promise-keeping in the area of Christian giving. Too often churches and capital campaigns that rely on pledges admit that only about 75% of all the money promised ever comes in.. Romans 15:27 adds another motive for the collection: “For if the Gentiles have shared in the Jews’ spiritual blessings, they owe it to the Jews to share with them their material blessings.” In other words, since the Jerusalem church was the mother church for the entire Christian movement, they deserve special consideration when famine hits hardest there.²²

Philippians 4:10-20 presents what has been called Paul’s “thankless thank you.”²³ While in jail, probably in Rome, he clearly wants to express gratitude for a monetary gift that the church in Philippi has sent to him. But every time he comes close to actually saying “thank you,” he stresses that he didn’t need their support and that God has enabled him to cope in all circumstances. Most likely, this was again due to the customs of ancient patronage. Paul had to be careful he didn’t make himself indebted to the Philippians to reciprocate in some way that his circumstances prohibited him from doing.

We could continue through the rest of the New Testament, highlighting the most significant passages on Christian giving. We could see James’ emphasis on God’s special concern for the poor fellow believer (Jas. 1:9-11; 2:1-7, 14-17; 5:1-6) and 1 John’s emphasis on loving not merely in words or speech but in action and in truth when we see our spiritual brothers and sisters in need (1 John 3:17-18). We could note how both James (2:14-17) and John (1 John 3:17-18) utilize grammatical structures to teach that, in essence, those who never give a penny to help the most desperately needy fellow Christians within their spheres of influence cannot be believers at all, no matter what professions of faith they may have made.²⁴ We could clarify that 3 John 2 forms no promise of material prosperity but simply expresses the prayer that Gaius’ physical

health might match his spiritual health.²⁵ We could see Revelation's stunning depiction of the great, evil end-times empire as full of the profligate wealthy, akin to first-century Rome (esp. Rev. 18).²⁶ But we would still fail to see anything more that would point to a tithe or to any fixed percentage of giving as a directive to believers.

Church History

Space prohibits all but the most cursory look at the history of Christian practice.²⁷ The three most common purposes for believers' giving to the Church (and in recent days, to parachurch ministries as well), which stand head and shoulders above any other purposes are: (1) to support Christian leaders who minister to believers; (2) to secure and provide upkeep for buildings and facilities in which Christians gather for worship and related activities; and (3) to support the ministries of meeting people's spiritual and physical needs outside the Church.²⁸ All of these find ample biblical support, though (3) dominates New Testament thinking, while (1) and (2) have too often dominated in the history of Christianity.

Historically, Roman Catholicism reached a point in the Middle Ages when its magisterium controlled so much wealth that a key feature of the Protestant Reformation was to promote modest church buildings and modest wages for its ministers, so as to stand out in stark contrast. Not until the late 1970s, did evangelicalism surpass mainline Protestant churches in North America with the amount of money it poured into its clergy and its property.²⁹ Today unfortunately, evangelicals are too often known for or associated with the megachurch movement and/or the prosperity gospel (or at least identified with a narcissism that spends inordinate amounts of money on itself). Yet, at the same time, evangelicals have also surpassed other branches of the Church in regularly being the first and most generous in ministries of mercy and helping worldwide after natural disasters and the horrors of war. Almost by definition, they are more

involved in evangelistic and missionary efforts than other major segments of Christendom.³⁰

Giving and the Local Church

If there is no fixed percentage of income that all Christians must give away, neither is there any New Testament command to limit all of one's giving to one's local church. Of course, it only makes sense to prioritize one's giving, with generous amounts going to the fellowship of believers with which one regularly associates. If over a prolonged period of time, one cannot justify major aspects of a given church's budget, and attempts to reform it uniformly fail, then it is best to look for a congregation in one's area where one can support, in good conscience, most of what the church supports. At the same time, even the most generous and other-focused congregation cannot begin to meet all the spiritual and material needs of those outside its membership, especially when one focuses on global and not just local needs. The whole reason for the birth of the parachurch movement was to come alongside the church, giving it additional help and support in areas it was not meeting certain needs as well as it might have. So giving to specialized Christian ministries whose major goals align with one or more of the three major biblical reasons for giving is certainly appropriate, and not just after having given a certain percentage to one's local church.³¹

How does an individual believer decide how much to give to church and parachurch ministry? One has to examine one's budget (and if one does not have a budget, to create one) in order to determine what might be possible to trim without causing undue hardship for oneself or others for whom one is directly responsible. Determine what truly is discretionary spending. Before God, establish what can legitimately for you and your circumstances be termed generous, even sacrificial. By definition, a sacrifice means giving up something of value or importance that you would have liked to have had or done. Find

an accountability partner with whom you can share the essentials of your budget and your planned giving. See if they agree that it is generous or sacrificial. Make any necessary adjustments. But then recognize the principles of 1 Timothy 6:17-19. Sandwiched in between two commands not to put our hope in this world's wealth and to be generous comes the beautiful declaration that the God in whom we hope "richly provides us with everything for our enjoyment."³² We do not have to live in daily anxiety that we may have spent a little too much on ourselves if we give of our first fruits—off the top of each paycheck, so to speak, once we first receive it. The rest is ours to use and enjoy, though hopefully even then in supporting a lifestyle that is firmly committed to serving Christ in all aspects.

The same criteria that apply to an individual Christian apply to the local and global church as well. Churches must generously, even sacrificially, give to missions in the holistic sense of helping bring men and women to Jesus Christ while meeting their physical as well as their spiritual needs, at both home and abroad. Churches should consider practicing a graduated tithe, where the percentage of their annual budget for mission increases each year their giving increases above the standard of inflation. When done in increments of ½% or 1%, the changes need barely be felt.³³ At both the individual and church levels, missions giving should then be for those with genuine, acute, or prolonged needs that are unlikely to be met in other ways, even as self-sufficiency is encouraged for those, individually and collectively, who can be taught how to meet their needs through their own work.³⁴

Conclusion

It is easy to read or listen to the news and get a very blurred vision of reality. Despite all of the horrors of this world, Christians *are* making a difference. Never has a higher percentage of the world's population claimed to be Christian than today. The numbers may have shrunk a little in the Western and

Northern worlds, but they are more than offset by growth in the East and the South.³⁵ Never has a higher percentage of the world's population had as decent a standard of living as today either. Poverty is being erased, or at least moderated, in significant parts of the world, even as it remains in sizable clumps elsewhere.³⁶ Jesus may have said that we would always have the poor with us (Mark 14:7), but he never said that they had to comprise more than a negligible portion of the world's population. Many upper middle-class Christians and rich Christians could easily give more than ten percent to the Lord's work, particularly in these areas of missions and social justice. Many middle-class and lower middle-class Christians could give more than the miniscule percentages they are currently giving. And without the false-guilt-inducing pressure of tithing placed on them by those who insist on a "flat tax" of ten percent across the board, even poor Christians would be able to give whatever they can with greater joy and gratitude.³⁷

¹ For these and related statistics, see Craig L. Blomberg, *Christians in an Age of Wealth: A Biblical Theology of Stewardship* (Grand Rapids: Zondervan, 2013), 23-27.

² David A. Croteau, *You Mean I Don't Have to Tithe? A Deconstruction of Tithing and a Reconstruction of Post-Tithe Giving* (Eugene: Pickwick, 2010), 48-69.

³ Because other nations at that time often practiced tithing, one can understand why the biblical characters were motivated to offer a tenth to God or his vice-regents, even before the Mosaic Law was instituted. See Marty E. Stevens, *Temples, Tithes, and Taxes: The Temple and the Economic Life of Ancient Israel* (Peabody: Hendrickson, 2006), 6.

⁴ See the discussion in Craig L. Blomberg, *Neither Poverty nor Riches: A Biblical Theology of Possessions* (Leicester: IVP and Grand Rapids: Eerdmans, 1999; Downers Grove: IVP, 2001), 46-47, and the literature there cited.

⁵ See esp. Tobit 1:7-8; Josephus, *Antiquities* 4.8.22

⁶ Probably based on Deut. 17:16-17.

⁷ All biblical quotations are taken from the 2011 edition of the New International Version.

⁸ See further David A. Croteau and Andreas Köstenberger, "'Will a Man Rob God?' (Malachi 3:8): A Study of Tithing in the Old and New Testament," *Bulletin for Biblical Research* 15 (2006): esp. 68-70.

⁹ Tellingly, this covenant was made with no other nation, applied to the people as a whole rather than to every individual Israelite, and was never carried over into the New Testament. See further Sondra E. Wheeler, *Wealth as Peril and Obligation: The New Testament on Possessions* (Grand Rapids: Eerdmans, 1995), 126-27, 133.

¹⁰ The classic covenantal argument for the ongoing validity of tithing appears in Gary North, "The Covenantal Tithe," in *Perspectives on Tithing: 4 Views*, ed. David A. Croteau (Nashville: B & H, 2011), 136-57.

¹¹ See further William W. Klein, Craig L. Blomberg and Robert L. Hubbard, Jr., *Introduction to Biblical Interpretation*, rev. ed. (Nashville: Nelson, 2004), 344-50.

¹² See esp. throughout Douglas A. Hume, *The Early Christian Community: A Narrative Analysis of Acts 2:41-47 and 4:32-35* (Tübingen: Mohr Siebeck, 2011).

¹³ It is true, however, that the two halves of Karl Marx's famous manifesto come straight out of the book of Acts: "from each according to his ability" (cf. 11:29) "to each according to his need" (cf. 4:35).

¹⁴ Cf. Ajith Fernando, *Acts*, NIVAC (Grand Rapids: Zondervan, 1998), 191.

¹⁵ D. A. Carson phrases it memorably: "The church does not *pay* its ministers; rather, it provides them with resources so that they are able to serve freely." (*When Jesus Confronts the World: An Exposition of Matthew 8-10* [Grand Rapids: Baker, 1987], 125).

¹⁶ On which, see esp. Ronald F. Hock, *The Social Context of Paul's Ministry: Tentmaking and Apostleship* (Philadelphia: Fortress, 1980).

¹⁷ On which, see esp. David J. Downs, *The Offering of the Gentiles: Paul's Collection for Jerusalem in Its Chronological, Cultural, and Cultic Contexts* (Tübingen: Mohr Siebeck, 2008).

¹⁸ Ronald J. Sider, *Rich Christians in an Age of Hunger: Moving from Affluence to Generosity*, 5th ed. (Nashville: Nelson, 2005), 187-90.

¹⁹ The NJB and NRSV both have "a fair balance." Cf. Wayne Grudem, *Business for the Glory of God: The Bible's Teaching on the Moral Goodness of Business* (Wheaton: Crossway, 2003), 53.

²⁰ See, e.g., the amount of money Americans spend annually on things like boats, candy, sporting goods, alcohol, pets, toys, state lotteries, jewelry, entertainment products and services, domestic travel and tourism, as reported by John Ronsvalle and Sylvia Ronsvalle, *The State of Church Giving through 2009* (Champaign: Empty Tomb, Inc., 2011), 62-63.

²¹ Cf. Dieter Georgi, *Remembering the Poor: The History of Paul's Collection for Jerusalem* (Nashville: Abingdon, 1992); and Keith F. Nickle, *The Collection: A Study in Paul's Strategy* (London: SCM; Naperville: Allenson, 1966; Eugene: Wipf & Stock, 2009).

²² Cf. Colin G. Kruse, *Paul's Letter to the Romans*, PNTC (Grand Rapids: Eerdmans; Nottingham: Apollos, 2012), 548.

²³ Gerald W. Peterman, "'Thankless Thanks': The Epistolary Social Convention in Philippians 4.10-20," *Tyndale Bulletin* 42 (1991): 261-70.

²⁴ A. K. M. Adam, *James: A Handbook on the Greek Text* (Waco: Baylor University Press, 2013), 50; Martin M. Culy, *I, II, III John: A Handbook on the Greek Text* (Waco: Baylor University Press, 2004), 89.

²⁵ Cf. Colin G. Kruse, *The Letters of John*, PNTC (Grand Rapids: Eerdmans; Leicester: Apollos, 2000), 221.

²⁶ On which, see Eugene H. Peterson's powerful commentary (*Reversed Thunder: The Revelation of John and the Praying Imagination* [San Francisco: Harper & Row, 1988], 148).

²⁷ For details, see Croteau, *You Mean I Don't Have to Tithe?* 9-82.

²⁸ James D. Quiggle, *Why Christians Should Not Tithe: A History of Tithing and a Biblical Paradigm for Christian Giving* (Eugene, OR: Wipf & Stock, 2009), 92-156.

²⁹ Martin E. Marty, speaking at Denver Seminary, ca. 1990.

³⁰ For the classic modern definition of evangelicalism, see David W. Bebbington, *Evangelicalism in Modern Britain: A History from the 1730s to the 1980s* (London: Unwin Hyman, 1989), 3.

³¹ For these and other criteria, see Daniel Rickett, *Making Your Partnership Work* (Enumclaw: WinePress, 2002), 125-29.

³² On which, see esp. Abraham J. Malherbe, "Godliness, Self-Sufficiency, Greed and the Enjoyment of Wealth: 1 Timothy 6:3-19, Part II," *Novum Testamentum* 53 (2011): 73-96.

³³ See further Blomberg, *Christians in an Age of Wealth*, 176-81.

³⁴ On what to avoid, see Robert Lupton, *Toxic Charity: How Churches and Charities Hurt Those They Help (and How to Reverse It)* (New York: HarperOne, 2011).

³⁵ See esp. Philip Jenkins, *The Next Christendom: The Coming of Global Christianity*, 3rd ed. (Oxford: Oxford University Press, 2011).

³⁶ See esp. Scott C. Todd, *Fast Living: How the Church Will End Extreme Poverty* (Colorado Springs: Compassion International, 2011).

³⁷ For these and many related and more widely reaching ideas, see esp. R. Scott Rodin, *Stewards in the Kingdom: A Theology of Life in All Its Fullness* (Downers Grove: IVP, 2000).

Chapter 4

JESUS AS OUR FINANCIAL ADVISOR

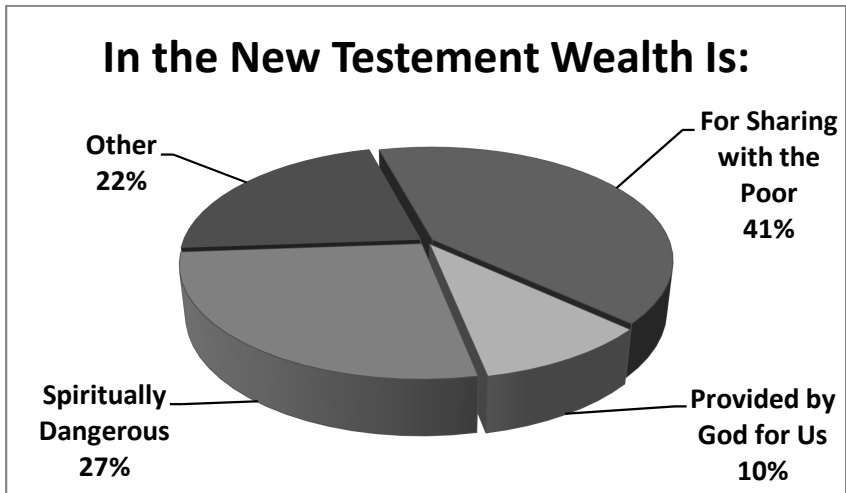
By Gary VanderPol

Often when Christians speak of discipleship, they think of ‘spiritual’ activities like prayer, evangelism, or worship. But our financial lives are also an indispensable means of receiving God’s abundant life, and passing on the blessing to others. If we truly seek to live the gospel, *economic* discipleship is an exciting part of the package.

One way of considering economic discipleship is simply to ask: What if Jesus were your financial advisor? What if the Son of God and His disciples were in charge of all your saving, spending, investing, and giving? At first glance, the idea seems a bit silly, perhaps even disrespectful. Jesus came to die for our sins, not dispense advice on mutual funds, right? But as has been stated previously in this book, the New Testament turns out to contain an awful lot of very specific teaching about money. This chapter will build on Craig Blomberg’s detailed exegesis in chapter three by asking two questions: Why is it hard for us to hear the good news in Jesus’ teaching on money? And how can our financial lifestyles practically come to reflect the liberating vision of the New Testament?

To begin, let me offer two important observations about Jesus and the apostle’s financial advice. The first observation is simply that there is a great deal of data. If we are investigating scriptural teaching on homosexuality or the eternal fate of those who haven’t heard the gospel, there are only a handful of texts to consider. But wealth management is one of the most frequently and strongly discussed ethical issues in the Bible. One day as part of my study of economic discipleship, I did a little experiment that sheds some light on what Jesus’ meta-message as our financial advisor would be. I decided to identify every

passage in the New Testament that is directly relevant to the way we manage our money. After a full morning's work, I highlighted seventy-five passages (not including about 30 additional parallel texts). Then I noted the basic theme of each text and put them all on an Excel spreadsheet.¹ A summary of the results is presented in the graph below.



As you can see, by far the most prominent theme in the New Testament is that our wealth is intended to be shared with the poor. A close second was the idea, variously expressed, that money is somehow dangerous or at least distracting to our spiritual life. Those themes make up more than TWO THIRDS of the New Testament's teaching on money. A final prominent theme is basically not to worry too much about money, because God will provide.

Surprisingly, less than eight percent of the relevant passages spoke about giving to support the pastor or the local church—which is the topic of the vast majority of “stewardship” sermons. Further, the passages on giving to the poor were often stated in the strongest terms—even linking it with eternal salvation. There was very little on budgeting, saving, or

investing—topics that make up the vast majority of Christian financial stewardship books.

In summary, here's what the two Great Commandments of Jesus' financial advice look like to me:

- You shall intentionally, generously, and regularly share your resources with the poor.
- And the second is like it: you shall become free of consumerism and the need to find your identity in your possessions, instead trusting that God will provide what you actually need.

Now that is some eccentric financial advice. You definitely won't hear anything like that from Prudential or Charles Schwab. For me, poring over that spreadsheet really drove home just how radical and counter-cultural Jesus is, especially for those of us coming from a society that reveres material accumulation like no other in history.

A second observation is that much of the New Testament's teaching on money comes in the form of stories. As Blomberg has argued, instead of hard and fast rules about tithing, we are *shown* what the good news of economic discipleship looks like. Just consider a few examples out of many: Zacchaeus's moment of salvation is linked to generous giving and reparations for past injustice; a young man of means misses out on following Jesus because he cannot part with his family's wealth; a brand new multicultural and multiethnic community of Jesus followers makes sharing financial resources a central part of their life together, even when separated by vast distances.² For those familiar with the Bible, the emphasis on story is obvious, but when it comes to complex issues like economics, the tendency among Christian ethicists and theologians has been to boil down the narrative structure of Scripture until a precipitate of rules, doctrines, and principles are left. More recently, however, narrative theologians have reminded us that the New

Testament's emphasis on story is not just an accident of form, but tells us something of substance about what it means to follow Jesus. For example, consider how odd it is that much of the inspired, inerrant Word of God is a collection of letters, written to particular communities on specific occasions. I can think of no other religion's scriptures that take such a quotidian format. But just this simple observation tells us much about discipleship—that it is meant to be lived out in community, in the real world of our daily lives, neither as isolated individuals nor in some “sacred” space apart from our “secular” activities of working, buying, and spending.

Now we are ready to consider our first major question: What keeps us from responding to the Bible's radical stories of economic discipleship in the stories of our own lives? At first glance, one would think that economics would be a major theme in our pulpits and community life. We have lots of questions about money, the most important of which we usually keep to ourselves. Yes, there are questions that we bring out in public: How much should I be saving for retirement? How can I stay out of debt? Where should I invest during an economic downturn? A quick glance at Amazon reveals scores of books that offer answers to questions like these—personal money management, maximizing wealth, protecting our financial security during uncertain times. Titles on such topics are a mainstay on the New York Times bestseller list, reliably appearing alongside dieting books and celebrity tell-alls. As we flip the channels, we are inevitably assaulted by Suze Orman unlocking the secrets of increasing personal wealth, CNBC shouting about what stocks are hot, and a TV preacher telling us that if we just plant a seed of faith (meaning a check to him), we will reap an abundance of blessing (meaning more money for us).

But beneath these concerns – which are often legitimate – lie much deeper questions about money: moral questions, relational questions, personal questions about our meaning and purpose. We long to know what values should guide our making

money and spending it. We want our purchases, our charitable giving, and the hours we spend earning a paycheck to mean something, to make a positive difference in the world. We want our communities to be places where we can discuss and maybe even debate these issues. We seek to be generous, to do what is right.

Yet our idealism is constantly squeezed by the vice-grip of real life. We struggle to find a manageable work-life balance. We awkwardly pass by the same panhandler every day, feeling a strange mixture of guilt and impatience. We feel like we deserve the income we've worked hard for, yet we know we should help those who are less fortunate. Still, we have doubts that we can solve the world's problems just by throwing money at them, especially because we have little time to figure out what is really effective. We feel overwhelmed by poverty, injustice, political corruption—where do we even start? So we may wonder whether it's better to simply focus on our own family's budget.

Thus, it seems that there should be a great deal of hunger for the Bible's stories on economic discipleship. But unfortunately, the first reason many believers are not impacted by them is simply that these stories are often simply not heard in the church. There is much talk in Christian circles about 'biblical' views of family, sexuality, gender roles, and abortion. But despite the fact that the Bible discusses money more than all those issues combined, few believers are ardent advocates for 'biblical' economic lifestyles. It's almost as if many Christian leaders subconsciously skip over the parts that deal with money. This was certainly my experience as I began to follow Jesus in high school. One of the most important activities in my youth group was Bible memorization. I memorized hundreds of verses, even competing with other churches in a massive New Years' Tournament to prove who knew their Bible best. I am very grateful for this deep grounding in the Scriptures, and to this day I can still recite passages I memorized in high school. However, as I look back, I realize that we never quite got to the verses that

speaking about wealth, riches and poverty. After my conversion, I quickly learned that I must stop cursing, refuse to cheat on tests, remain sexually pure, have my devotions, share my faith with my friends, and attend church four or five times a week. But I never had any sense that following Jesus might impact the way I spent my money, aside from tossing a few dollars in the offering plate.

Scholars confirm what my youth group experience suggests. Surveys consistently show that a majority of pastors dread preaching on money more than any other topic.³ Only 15% of pastors say they feel adequately trained by their denomination or seminary on Christian financial and stewardship issues.⁴ In 2007, only 24% of self-described evangelicals tithed 10% of their income to their church or some charitable organization. Most give around 3%.⁵ Many times dollars and cents make their way into sermons only once a year: when the church is trying to fund its annual budget. Pastors are well aware of how intensely private most people in the pews are about their pocketbooks; they know how financial scandals have damaged the credibility of Christian organizations; thus, some seeker-sensitive megachurches have even eliminated weekly offerings as part of the service. In the face of parishioners' defensiveness and skepticism, it is often easier simply not to talk about it. Even churches who do bravely call their members to tithe 10% of their income tacitly agree to ask no questions about the remaining 90%.

In the face of this sad silencing of the Bible, we believe this book makes an important contribution merely by bringing up the subject without apology. There seems to be a lurking fear that truly patterning our financial lifestyles according to the Bible would make us miserable. But the Scriptures' perspective on wealth is intimately connected to the salvation that God wants to share with us, and following the Way on this matter actually results in our great joy.

On the other hand, despite this overall neglect of the Scripture's teaching on money, a vocal minority has begun to

enthusiastically engage with the Bible on this issue. Perhaps the most prominent use (or misuse) of the Bible's teaching on money is the prosperity gospel, likely the fastest growing form of Christianity in the world today. In a spiritualized version of the American Dream, prosperity preachers offer their followers vast blessings if they will only claim their fistfuls of dollars by faith. Pastors and authors of this sort endlessly repeat the same cachet of ten to twenty verses, which we believe are usually taken out of context and used to fuel the upwardly mobile ambitions of themselves and their audience.

Christian financial management seminars and books have also increased in popularity since the late 1980s. I am grateful for the way God has used these materials to guide people out of debt. Many of them offer excellent common-sense advice on budgeting, investing, and saving. However, usually the main goal of these resources is to help believers maintain or maximize their personal wealth, this time with a more rational and systematic approach. They generally begin with a list of FAQs about money management, and then seek to locate Scripture verses which are relevant. The verses are then collated into principles that guide personal financial planning, and are applied to various stages of life, from a person's first teenage summer job to retirement.

Whatever their merits, I suggest that these approaches often sideline the main New Testament themes of living out economic discipleship through giving to the poor and freedom from the spiritual dangers of wealth (not just debt!). Both the prosperity preachers and the financial managers seek to address our own anxieties about personal wealth. This is valuable because it brings the Bible to bear on these concerns. Nevertheless, these approaches do not necessarily challenge the appropriateness of our questions to begin with, answer our deepest questions, or suggest new questions. In order to get to the heart of the matter, we must not merely bring our questions to Scripture – we must allow Scripture to question *us*. We must not

only use the Bible to draw principles into our story, but to allow God to draw us into His story.

Therefore, in this book, we have sought the Bible's teaching about money specifically as it relates to the unfolding story of God's quest to redeem the entire cosmos He has created, which has gone awry under human sin. Economic discipleship is essential because it is an intrinsic part of the great unfolding drama of God. Ironically, this is actually what we long for most deeply—joining God's quest to bring His Kingdom to come. As we do that, we will find that our initial questions will be re-framed and our deepest questions will be answered.

So the first reason we don't more fully experience the freedom of economic discipleship is just that we rarely engage the main New Testament themes and most prominent stories about money. But a second factor is that even when we do encounter Jesus' warnings about wealth or exhortations to share with the poor, our social location makes such passages hard to truly internalize. Let me explain. If you are like most Americans, you probably wouldn't say you're rich. Even rich people don't say they're rich now; they say they have "high net worth" or something like that. True to their deep egalitarian, democratic roots, most Americans—regardless of their income—identify themselves as middle class. In contrast to the rigid class distinctions of old aristocratic Europe, those of us from the New World have always identified with 'the common man.' We don't like to put on airs. We root for the underdog. We elect presidents with whom we could comfortably have a beer, or who grew up in log cabins.

Moreover, despite *saying* we're middle-class, often we *feel* like we're poor. It is commonplace to be stressed about money, to feel financially stretched, struggling to make ends meet. In our day-to-day experience, we are besieged by bills, driven to work longer just to keep up, exasperated by rising college tuition and health care costs, and worried about the plunging economy.

The media and advertising make it even worse, with their constant reminders of what others have, which we have not yet acquired. When everyone around us adopts some new consumer item, luxuries become necessities which we fail to own at our social peril. For various reasons, I didn't get a cell phone until 2004—several years after everyone else had one. At times people's disdain for my glaring poverty bordered on mockery. Further, the media very effectively defines for us who qualifies as rich. When we see the lists of the top 500 wealthiest businesspeople or charts of the best-paid entertainers, a five-figure salary seems puny in comparison. In contrast to their yachts, Hummers, and vacations on the Riviera, our Honda Accords and camping trips are very pedestrian indeed. We come to define Bill Gates and Oprah Winfrey as 'rich,' whereas we are just 'normal.' We also subconsciously compare our incomes not only with others, but with ourselves and our parents as well, always expecting upward mobility. Since the end of World War II, American incomes have steadily and reliably risen, with only a few downward blips on the screen. This experience has conditioned us to feel entitled to regular raises, promotions, and increases in status—to the extent that staying the same feels like going backwards.

All these factors make it incredibly emotionally difficult to consider that we might actually be wealthy. I can still recall the jarring shock I felt when I realized that I was rich. I spent the summer of 1993 in the rural Philippines on a missions trip. Like any 'middle class' American who lives in the developing world for the first time, I was overwhelmed by the sight of homeless children standing in front of rickety shacks, the smell of open sewers and burning trash, and the feeling that everywhere I went, all eyes were on me, the exotic foreigner. One afternoon, I was sitting in one of the two rooms of a family's home. The roof was leaky corrugated iron, the floor was dirt, chickens outnumbered people, and photos of luxurious furniture from a Sears catalog covered a hole in the wall. We met there for Bible study, but I

cannot remember what passage we discussed. I will never forget, however, what happened after the Bibles were closed. In the middle of the conversation, one of the children looked at me earnestly and asked, “*Do you have a personal car?*” My thoughts immediately raced back to my beat-up, twelve-year-old Mazda 626, a car that I felt mildly ashamed to drive because it compared so unfavorably with my friends’ newer models. I was just out of college, and I had a *personal car*. I could no longer deny it. I was rich.

Even without such a personal epiphany, the facts make it hard to deny the reality of our great wealth. As part of my small group curriculum on economic discipleship, I have often directed participants to a website called globalrichlist.com. This site allows users to find out where their annual income ranks compared to everyone else in the world right now. For example, we would ask a young professional making around \$50,000 to estimate where she would rank on the list. Most folks with about that income tend to guess somewhere around the middle or top third – 50th to 66th percentile. But when she watched her ranking zoom to the top of the list – 99th percentile – she responded with an audible gasp of shock! But it is a fact that an average college graduate in an average profession can expect an entry level salary that immediately places him or her within the world’s elite earners. Even if that twenty-something professional’s position was downsized and had to take a job at Home Depot making half their salary, she would still be richer than 9 out of 10 people in the world. If we could somehow reduce the entire world to 100 people, and line them all up according to income, most people reading this book would be standing in either first, second, or third place in line. If we look further down the line, we would perhaps be shocked to realize that half the people in line are living on less than \$2 a day. That means that the 50th person in line – an average or ‘middle class’ person in today’s world – has to somehow make do with an annual income of \$645.

Moreover, most readers (and writers!) of this book are wealthy not just because of their personal income, but also through the benefits that come from living in a wealthy society. Americans of all social classes have access to smooth paved roads, abundant clean water, public toilets and drinking fountains, reliable electricity, climate controlled shopping centers, libraries, and public buildings. We may hate seeing April 15 lurking on the calendar, but because the United States is full of other rich people who also pay their taxes (more or less), Americans enjoy a broad infrastructure of convenience and even luxury.

In contrast, my friend in Guatemala – even though she makes a typical American salary – must navigate axle-breaking roads pockmarked with potholes, boil her drinking water so she doesn't get amoebas, and keep large jugs and generators on hand for the inevitable water and electricity outages. She lives in constant fear of being carjacked or robbed, despite paying to live in a gated community with a guard. Her experience is common to upper-class people who live in 'developing' countries. For those less fortunate, the lack of infrastructure hits even harder. Walking for hours to fetch dirty water that causes gut-wrenching illness, spending three hours on a bus just to go ten miles, and constant exposure to the heat or cold is just a sampling of the daily experience of the world's middle class.

Furthermore, most readers of this book not only qualify as the world's elite today, but are among the richest people who have ever lived. Even European royalty of past centuries had no access to arthroscopic knee surgery, prerecorded songs pumped directly into their ears, or mussaman curry from the Thai restaurant down the street. Instead, most human beings who have lived on this planet have experienced a lifestyle similar to that of the average city-dweller in the Roman Empire during Jesus' lifetime:

A squalid life in filthy and cramped quarters, where at least half of the children died at birth or during infancy, and where most of the children who lived lost at least one parent before reaching maturity...lacking in stable networks of attachments that petty incidents could prompt mob violence...repeatedly smashed by cataclysmic catastrophes, where a resident could expect literally to be homeless from time to time, providing that he or she was among the survivors.⁶

Again, this describes not just a few people who are poor because they are unlucky or lazy. It has been, and continues to be, the experience of most of humanity. It is we, the privileged ultra-rich, who are in the tiny elite minority. The simple reality is that most of us reading this book are fantastically wealthy, living lives of unimagined opulence compared to the vast majority of God's children who have ever lived on this earth.

So what do we do with that information? The point of all this is neither to make us feel guilty nor superior. It is simply a reality check. But the key insight it opens to us is that when the Scriptures address the rich, as they do many times, they are speaking *to us*. If we naively deny our relative wealth, all these valuable passages will fail to impact our lives—"that just applies to people like Warren Buffett," we'll think—if we think about them at all. For example, in the Gospel of Luke, Jesus tells a parable about a rich man who "feasted sumptuously every day" while the poor man Lazarus languished outside his gates (Lk.16:19-31). From our perspective, this parable can only connect *to us* if we have the courage to identify with the rich man in the story. Further, giving thanks for the blessing of our wealth results in a greater enjoyment of what we already have. It immediately involves God in our thoughts and feelings about wealth. It diminishes our lust for more. Thankfulness and contentment also free us up to give generously. It is very hard to be excited about giving to the poor if we ourselves feel poor. So

understanding the reality of our wealth allows us to *feel* as rich as we actually *are*. Only when we grasp how blessed we are will we be free to be a blessing to the half of the world that lives on less than around \$2 a day.

So far, we have considered some of the reasons economic discipleship among Bible-believing Christians is not all God intends. I believe that honestly facing these barriers is a first step towards more deeply embracing Jesus not just as Savior but as financial advisor as well. But just as in a good sermon, I would like to conclude by focusing on practical next steps. And for that, I'll return to where we started – to the importance of story. One of the main reasons we are not enthusiastic about radical giving to the poor is that we rarely *see* it in action around us – frankly; dramatic changes in our American Dream-driven lifestyles are not really “live options” for us. So, just as Paul shared anecdotes of the Macedonian’s generous giving to inspire the Corinthians,⁷ I would like to share stories of economic discipleship that have been inspiring to me.

Most Christian small groups in which I've participated have focused on knowing the Bible and growing personally in prayer. However, in 2005, my friend Mako Nagasawa and I started a small group that focused on simplifying our lives financially in order to give to the poor around the globe. The twelve of us shared our budgets openly with each other, at first hesitantly, but then with a greater sense of freedom and even relief. We acknowledged the complex feelings we had about money, feelings that came from our families and from various cultures, especially American culture. We talked about being shaped by Jesus instead. We encouraged each other to take ‘next steps’ in simplicity for the sake of generosity. At the end of twelve meetings, we gave just over \$40,000 to five different organizations working to alleviate global poverty. Since then, more than a hundred similar groups have sprung up, giving more than half a million dollars to the poor.⁸ Besides simply breaking the silence on money in the church, I think these groups have

been powerful because they create space for us to share concretely with each other how we're growing in economic discipleship. This generates a kind of "spiritual momentum" which makes everyone more excited about experimenting with new ways of spending and sharing our money.

For example, when we encountered Scriptures on living gratefully, we experimented by writing Psalm 107:1 ("Give thanks to the Lord, for he is good") on the back of our credit cards; we recited a little prayer of thanks every time we used hot water; we even turned paying our bills into a liturgy of gratefulness instead of a time of stress! We also supported one another in taking steps of simplicity by freely choosing to spend less on ourselves. Individuals felt led to a wide variety of actions, including choosing to allow one's spouse to cut their hair (a great risk!), relying exclusively on public transportation, or bringing their lunch to work. However, individual action steps make us realize that we need to shape culture in our circles of influence; it is just too hard trying to be the only one with a bag lunch or trying to find cheaper forms of entertainment than, for example, skiing or golf. When everyone else goes on the ski trip and we demur, we pay a steep price in social isolation. So groups also found effective ways to simplify their communal life, from eating at each other's houses after church instead of going out to gathering around one DVD 'showing' instead of paying for 10 movie tickets. We found that it was very important to support everyone's steps of faith, whether that meant selling one's car or cutting out lattes on Fridays.

Instead of merely learning to be 'cheap,' these actions became deeply meaningful as we realized that they not only help liberate us from the pull of constant upward mobility, but can free up shockingly huge sums for the poor. So our groups collectively decided where to give through a series of discussions on the best organizations they could find. The complexities of microfinance, public health, clean water, or political advocacy for the poor are much more exciting and relevant when

researched together, with real money riding on it. Many groups experienced a collective zeal that no one could have found within him/herself alone.

Let me close with my favorite story of how this worked. One group of friends was concerned by the painful fact that one of every eight people today has no access to clean water. Women and children must trudge long distances to find dirty, bacteria-infested water, keeping them from school or productive work. Once they drink it, they inevitably get sick. But my friends also pointed out that those of us from more privileged backgrounds often pass up free, clean, healthy tap water to drink sodas and other high-fructose concoctions that are prime contributors to the obesity and diabetes epidemics.

The great thing about my friends' response is that they didn't just *think* about these hard truths, which feels bad. They *did* something about it—which feels good! They called it Project 1040.⁹ The ten of them, inspired by their faith, decided to drink only tap water for the duration of Lent, bringing attention to the issues while saving themselves money and improving their health. Meanwhile, through March Madness basketball pools, raffles at house parties, and matching grants, they raised enough money to drill deep-water wells for *sixteen* villages in Haiti. Not a bad answer to “what are you giving up for Lent?”! I think Project 1040 was so memorable for me because it convinced me that small groups of friends have big potential to make a difference—both for themselves and for people like those in Haiti still drinking clean water today. This is just one story of what biblical economic discipleship can look like today. What will your story be?

¹ As of this writing, the spreadsheet can be found at <http://economicdiscipleship.files.wordpress.com/2010/11/all-new-testament-passages-on-wealth.xls>

² Lk. 19:1-9, Matt 19:16-30 and parallels, Acts 2:42-47, Acts 4:32-37, II Corinthians 8-9, Romans 15:25-28, I Cor 16:1-4

³ *Beyond the Stained Glass Windows*, John and Sylvia Ronswalle, pp. 142-144

⁴ 'Dollars and Percents,' *Stewardship Matters* (Christian Stewardship Association) 2, no.1 (1998): 11.

⁵ Barna Research Group, New Study Shows Trends in Tithing and Donating, April 14, 2008. <http://www.barna.org/barna-update/article/18-congregations/41-new-study-shows-trends-in-tithing-and-donating>

⁶ *The Rise of Christianity*, Rodney Stark, pp. 160-161

⁷ 2 Cor 8:1-6

⁸ For those interested in leading a similar group, our curriculum is available for free at economicdiscipleship.com

⁹ For more of their story see <https://my.charitywater.org/project1040>

INTRODUCTION TO THE VERNON GROUNDS INSTITUTE OF PUBLIC ETHICS

In every age, God raises persons who not only have a keener sense of his ideals for life in community than their contemporaries, but who also have the courage and foresight to pursue these ideals for themselves and the ability to lead others to do the same. For more than a generation Vernon Grounds played such a prophetic and catalytic role in the arena of social ethics within the evangelical community. In doing so, he established a legacy of Christian witness in the social domain that has been hailed by many as epoch-making and pace-setting.

It is to perpetuate Vernon's legacy of a vigorous Christian engagement in the public domain that the Vernon Grounds Institute of Public Ethics was established at Denver Seminary, where he has given a lifetime of dedicated service.

In embracing this task, and keenly aware of Dr. Grounds' lifelong stance, the Institute makes several bedrock commitments. First, it is committed to always anchoring its teaching and position in the Word of God. Second, it will endeavor to remain true to the Christian world view and the evangelical understanding of Christian faith. And, driven by the passion to see these resources brought to bear on social reality with a view to transforming it for the better, it further commits itself to pursuing an ethical agenda that will seek to be as all-embracing as its means allows.

From what has been said so far, it should be clear that VGI's arena of endeavor is social ethics. But it needs to be said that, in laboring in that realm, its mission is mainly educational. More precisely, what it aims to do is provide an environment, resources, and tools with a view to sensitizing, educating and training Christians in a broad array of ethical issues so that they may be empowered and equipped to fulfill the biblical mandate to be "salt" and "light" in a morally decadent world (Matt 5:13-

14, Phil. 2:15-16). As used here, the term ‘Christian’ is meant to embrace several groupings: students in training, Christian leaders, lay persons and the broader Christian community.

In the pursuit of this educational mission, VGI intends to employ a variety of delivery modes, including lectures, workshops, seminars, and informal discussion and, of its own limitations, VGI welcomes partnership with others who are also interested in a comprehensive and a robust Christian witness in the public square for the Glory of God.

Dieumeme Noelliste
Director of the Vernon Grounds
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