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As we close, then, we do not back away from our thesis but instead find it confirmed. Martin Luther King’s vision of the “beloved community” reminds us that out ahead of us remains the goal of full and joyful reconciliation across black-white (and all) racial lines. The dream is, as King said, a beloved (and loving) community, in which men and women of all races genuinely love one another as Jesus has loved us. Yet the path to such a community is not around the hard work of justice but right through it—exactly the path that King himself took, as even a cursory reading of his published works reveals (see Washington, Testament of Hope). The church, which has lagged so shamefully behind as the nation has taken steps toward racial justice, needs to make up that lost ground and then move on to the next frontier, the one King lived and died for—the beloved community.

ECONOMICS

Do not store up for yourselves treasures on earth, where moth and rust consume and where thieves break in and steal; but store up for yourselves treasures in heaven, where neither moth nor rust consume and where thieves do not break in and steal. For where your treasure is, there your heart will be also. ... No one can serve two masters; for a slave will either hate the one and love the other, or be devoted to the one and despise the other.

You cannot serve God and wealth.

MATTHEW 6:19-21, 24

The challenge of developing a Christian moral vision for economic life has been with the church since its very beginning. Few issues in Christian ethics have generated a literature as massive or as polemical (for a helpful recent survey-anthology, see Atherton, Christian Social Ethics). Few issues are so thoroughly addressed in Scripture, including the teachings of Jesus. And few are so directly applicable at every level of Christian moral engagement—individual and family life, church practices and public ethics.

In this chapter, in keeping with our method, the bulk of our attention will go to the teachings of Jesus, beginning in the Sermon on the Mount and then extending outward to the rest of what Jesus has to say in the Gospel accounts. We will then consider several of the most significant issues in contemporary economic ethics and consider how the broader biblical witness ought to shape our response.

It is important to note both the unity and the diversity of the biblical witness on this issue, as on most moral issues of any significance. The challenge for interpreters is to take the diversity seriously while emerging from the process of reading Scripture with some kind of synthesis offering concrete guidance for disciples of Jesus Christ today (cf. Wheeler’s careful discussion of ethical methodology and exegesis, Wealth as Peril and Obligation, chaps. 1-2). This is what we will attempt to do here.
You Cannot Serve God and Wealth: Mammon and the Sermon
Matthew 6:19 begins the third major section of the Sermon on the Mount (6:19—7:12). Biblical scholars disagree on which verses should be grouped as units. Betz (Sermon on the Mount, 423) gives up on grouping them and simply sees eight separate teachings. Others group them in clusters but disagree on precisely how to do that. We will attempt to show that Matthew 6:19-34 contains two distinct but related triads both relevant to this topic. We see them as triads eleven (Mt 6:19-23) and twelve (Mt 6:24-34) of the Sermon.

All scholars agree that Matthew 6:19 begins a new unit. It begins with a traditional or proverbial teaching, a negative imperative. Literally translated, it reads: "Do not treasure up for yourselves treasures on earth." The play on words, "treasure up treasures," connotes hoarding out of pride, greed and stinginess.

The vicious cycle is then clear: "where moth and rust consume and thieves break in and steal" (cf. Jas 5:1-6). Material possessions have always been susceptible to decay and theft, but Jesus' first-century listeners would have been acutely aware of the problem. Thieves could dig right through the walls of most homes and steal any strongbox in which precious possessions might be stored. Some dealt with this problem by hiding valuables in caves or burying them in the ground, but both clothing and coins could easily be ruined in such hiding places (Keener, IVP Bible Background Commentary, 63). The folly of accumulating excess goods in such circumstances is obvious.

The transforming initiative is found in the imperative (Mt 6:20): "But treasure up for yourselves treasures in heaven." This text is quite similar to a saying found in the apocryphal book of Tobit: "If you have many possessions, make your gift from them in proportion; if few, do not be afraid to give according to the little you have. So you will be laying up a good treasure for yourself against the day of necessity" (Tobit 4:8-9). The concept of treasures in heaven is also mentioned elsewhere in Jesus' teaching (Mt 19:21; Mk 10:21; Lk 18:22; Mt 13:44; Lk 12:33) and in the epistles (1 Tim 6:19; Jas 5:3). The idea is that a life of economic generosity trades earthly treasures for divine approval in this life and the next, an exchange of "treasures" well worth making.

This first explanation is linked to two others: "where your treasure is, there your heart will be also" (Mt 6:21) and "If your eye is healthy, your whole body will be full of light" (Mt 6:22). These comments illustrate our claim that Jesus did not teach impossible ideals but transforming initiatives that participate in the deliverance of the kingdom.

"Heaven," for Matthew, is "the sphere of God's rule where his will is done. . . . To have one's treasure in heaven means to submit oneself totally to that which is in heaven—God's sovereign rule. It is this motif that follows Mt. 6:19-21 in 6:22-23, 24, 33, not to mention the parallels in 5:8, 7:21, and 12:34" (Gue-
the teachings in this section, and that our new awareness of the triadic structure might help. Gundry and Betz both treat Matthew 6:24—"No one can serve two masters"—as independent of either the preceding or the succeeding verse, but Schweitzer (Good News According to Matthew, 213), Davies and Allison (Critical and Exegetical Commentary, 1:626, 641), Blomberg (Matthew, 124), Guelich (Sermon on the Mount, 367-68), Luz (Matthew 1-7, 398), Hagner (Matthew 1-13, 159) and Lambrecht (Out of the Treasure, 159) treat 6:24 as belonging with 6:19-23. If the majority is right, we may then see the admonition against worry in Matthew 6:25-30 as the traditional teaching plus explanation, 6:31-32 as the vicious cycle and 6:33-34 as the transforming initiative. The grammatical and rhetorical structure would fit the pattern we proposed in chapter 6, except that the traditional teaching includes three imperatives: "do not worry...look...consider."

Alternatively, the triadic pattern might suggest that we cluster Matthew 6:24 with what follows in 25-34, and see verse 24 as the traditional teaching that begins the triad. This is what we think more likely fits. It would work out in the following way.

The first part of Matthew 6:24 reads: "No one can [is able to] serve two masters; for a slave will either hate the one and love the other, or be devoted to the one and despise the other." This statement takes the form of a traditional Jewish wisdom proverb (Guelich, Sermon on the Mount, 333; Davies and Allison, Critical and Exegetical Commentary, 1:642; Betz, Sermon on the Mount, 456). Hillel is reported as saying, "the more possessions, the more care" (Hagner, Matthew 1-13, 159). The idea that one cannot serve God and money was far-flung in antiquity (Allison, Sermon on the Mount, 145). As expected in the traditional teaching part of a Matthean triad, it is negative, and it is not an imperative.

The vicious cycle is named directly in the last part of Matthew 6:24: "You cannot [literally: are not able to] serve God and wealth [mammon]." Those who attempt to do so are like those slaves who attempt to serve two imperious masters—they are placed in an impossible position. Only one master can be served. The effort to evade this fact of existence is simply a futile self-deception.

Matthew 6:25-33 then offers four exhortations: "do not worry," "look at the birds," "consider the lilies," and "strive first for the kingdom." If "do not worry" is counted as part of the transforming initiative, it breaks our normal pattern, for it is a negative verb rather than an imperative; in every other case in the Sermon, negative verbs are associated with the vicious cycle element rather than the transforming initiative. And it fits with the vicious cycle just named: attempting the impossible by serving both God and mammon, one ends up in the condition of being anxious about possessions.

The thrust of the transforming initiative is found in the latter three imperatives, climaxing in the exhortation to "strive first for the kingdom of God and his righteousness." These imperatives teach us to give ourselves over to trusting participation in the dynamic, gracious, delivering presence of God. In looking at the provision God majestically offers for the flora and fauna we are called away from anxiety to trust in God the Creator-Sustainer-Redeemer. When we make the critical life decision to devote our "eyes" and "heart"—our selves—to participation in the reign of God we break loose from the vicious cycle of "mammonism" and are set free to live for justice with singleness of purpose. Not only does this decision make us fully useful as instruments of kingdom work, it is both wise and reasonable as well. As Jesus reminds us, worry never added a day to life or clothed and fed anybody. "Today's trouble is enough for today" (Mt 6:34). Trust God for "daily bread," and devote yourself to the kingdom.

The thematic consistency of this entire passage (Mt 6:19-34) is summarized nicely by Guelich:

Since God's sovereign rule and all the benefits for our material needs come from God to us, this passage suggests by implication that we can become a part of God's redemptive force in history by sharing these benefits with those who are in need... Part of the presence of the Kingdom is indeed material blessings. Therefore, we can hardly live under God's reign, receive his blessings, and not use them to help alleviate the evil of hunger and need elsewhere... Not only do we recognize that all we have comes from God, but we also recognize that sharing that with others to remove their suffering is to defeat the enemy and to "seek the Kingdom...on earth as in heaven." (Sermon on the Mount, 373)

It is important to read the exhortation against worry in light of the emphasis on economic generosity and the economic justice that characterizes God's reign ("strive first for the kingdom of God and his dikaiosynē [righteousness/justice]"). Seeing this can help comfortable Westerners avoid reducing Jesus' moral teaching on economic life to something like the following understanding, so common in our churches: "Enjoy your material comforts and try not to worry too much if you don't have everything you want."

Instead, in a context characterized by extraordinary economic exploitation in Jesus' own day and long economic depression in Matthew's time, Jesus was teaching about the kind of compassionate and merciful justice that delivers the poor from poverty and restores them into community. This is a justice teaching, not a psychological teaching. And it is a discipleship teaching, a summons to serve God's compassionate reign through acts of justice-advancing compassion toward the most economically vulnerable and oppressed.

Evidence from elsewhere in the Sermon on the Mount helps confirm this reading. In Matthew 6:1-18, on the "practice of piety," which is better translated as the "practice of righteousness/justice" (Greek dikaiosynē—see chapter
twenty-two), Jesus reaffirmed the giving of alms (charity) to the poor, attacking the prideful quest to be noticed but not challenging the central Jewish practice of almsgiving in any way. In Matthew 5:42 Jesus called his disciples to "give to everyone who begs from you." And in the Lord's Prayer (Mt 6:9-13), where Jesus taught us to pray for God's reign to come, God's will to be done, on earth as it is in heaven, and for the bread we need for the day, Jesus also taught forgiveness of debts and linked this practice intimately with God's forgiveness of our "debts" before him (see chapter twenty-two). This reference appears to be linked to the Old Testament theme of debt-forgiveness in the Jubilee year (Lev 25, 27), as J. H. Yoder was among the first to point out (Politics of Jesus, chap. 3; but compare N. T. Wright, Jesus and the Victory of God, 295).

In short, working only with the Sermon on the Mount to this point, we see certain essentials of a Jesus-centered economic ethic. Seeing the inbreaking reign of God when most do not, the follower of Jesus is overjoyed at the opportunity to participate in the kingdom's dynamic advance in every area, economic life included. Living simply, not hoarding wealth for ourselves and trusting God to meet our basic material needs are practices that free us to offer generosity to and seek justice for and with the poor and hungry and, in general, to follow Jesus. Finally, in turning our hearts and eyes in this direction we ourselves enjoy the added benefit of a remarkable personal liberation that yanks us free from greed, acquisitiveness and a fruitless worry over treasures that will all too soon pass away.

Jesus and Money Elsewhere in the Gospels

Even outside the Sermon on the Mount, the Gospels offer an abundance of testimony concerning Jesus' teaching about money, wealth, poverty and greed. It is especially important to review this because North American Christians have developed and refined a variety of evasion strategies for (not) dealing with these teachings. Our defenses are so firmly entrenched that it is very difficult for us to simply listen to these texts without qualifying, spiritualizing or dismissing them. Let us refuse to do that here. We will consider five major themes of Jesus' teaching about money as found in the rest of the Gospels.

1. Possessions are intrinsically insignificant beyond the basic sufficiency provided by our gracious God. We have already seen in the Sermon on the Mount that Jesus calls his listeners to trust God rather than worry about food, drink and clothing. This has seemed to many interpreters as a "hard saying" or "counsel of perfection." It does not seem like such an impossible ideal, however, when one considers Jesus' emphasis on investing in God's kingdom and justice so that all have basic needs cared for (Mt 6:33).

In Luke 12:13-15 we read the story of the man asking Jesus to settle an in-heritance dispute the man is having with his brother. Jesus refuses to get involved in estate arbitration and warns his listeners: "Take care! Be on your guard against all kinds of greed; for one's life does not consist in the abundance of possessions."

It must be emphasized that having a basic sufficiency of food and drink, clothing, shelter and medical care is not insignificant. Both by his teachings (cf. Mt 25:31-46) and by his actions of feeding and healing, Jesus affirmed the need to feed, clothe and house the human body. Jesus must not be interpreted as a gnostic or dualistic dreamer who cared nothing for the human body and its needs. Money and possessions have value as a resource for ourselves and for helping others in need (Wheeler, Wealth as Peril and Obligation, 132-33).

The spiritual and moral problem develops when people ascribe undue significance to possessions. It is easy for us to think of this as a uniquely contemporary problem; we are deluged with skillful advertising that tells us a series of lies about the great significance of this or that food, television, gadget or car. But the fact that Jesus addressed the issue shows that finding "one's life" in the "abundance of possessions" is a human problem rather than a modern problem alone. The issue has to do with treating possessions, as Joel Green puts it, "as an alternative landmark according to which one might define one's life, and thus as a peril to eternal life" (Gospel of Luke, 489 n. 34).

2. Misreading the value of possessions stimulates greed. It is no coincidence that Jesus employed images related to sight when speaking of the problem of treasuring up treasures on earth. For in a sense this is fundamentally a problem of vision—that is, moral perception. Misperceiving the value of possessions leads one to moral decisions characterized by greed, which can be defined as an excessive desire for money and the things money can buy.

Jesus attacked the Pharisees as "full of greed and self-indulgence" (Mt 23:25; cf. Lk 11:39, "greed and wickedness"; in Lk 16:14 they are described as "lovers of money"). We have already seen in Matthew 6:24 the intrinsic conflict between love of God and love of wealth. Greed is a spiritual and moral disorder. Rooted in a fundamental misunderstanding of the value of possessions and of the role that possessions can play in a person's life, greed misleads men and women into ascribing inordinate value to that which is not worthy of it. When wealth, or the possessions wealth can buy, ascends into a position of inordinate value, it is both a form of idolatry and a pitiful delusion contrary to the best interests of the human being. Seeing wealth as an occasion for idolatry is a major Old Testament theme, especially in the prophets, and Jesus (as well as other New Testament writers) picks up and develops this theme (Wheeler, Wealth as Peril and Obligation, 123-24, 129).

The delusional nature of greed is illustrated in a terrifying way by the par-
able of the rich fool (Lk 12:16-21). Here a wealthy farmer-landowner is blessed with an especially abundant harvest. Unwilling to sell the excess produce on a saturated market and unable to find a place to store all this grain and, apparently, his many other “goods” (Lk 12:18), he embarks on the ambitious project of tearing down all his barns to build larger ones. That very night, he gets a rude surprise: “You fool! This very night your life is being demanded of you. And the things you have prepared, whose will they be?” (Lk 12:20). Jesus concluded, “So it is with those who store up treasures for themselves but are not rich toward God” (Lk 12:21). To live in greed or to love possessions is to stake one’s life on the transitory and vain, to reject God and God’s will, and thus to invite divine judgment.

3. Greed encourages a lifestyle of luxury, pride, hoarding, self-indulgence, oppression and lack of generosity. Something else is illustrated by this story. The problem with greed is not just that it is a personal spiritual disorder, but that it leads to sins against one’s neighbor, in particular hoarding and lack of generosity. The clear implication of the story of the rich fool is that he should have responded to God’s overabundant provision by sharing with those less fortunate. Some might have been able to eat who otherwise would not. This would have stored up treasures in heaven; instead the landowner chose treasures on earth, only to have them rudely snatched away. His greed blinded him to the obvious moral responsibility to aid his neighbor.

We have already seen that Jesus, in continuity with both Old Testament and rabbinic Judaism, taught enjoining extensive almsgiving and economic generosity. People whose hearts are given over to God give to their neighbor with open-heartedness, in so doing offering devotion to God. The account of the great judgment in Matthew 25:31-46 makes entrance into eternal life contingent upon feeding the hungry, welcoming the stranger, clothing the naked and visiting the sick and imprisoned. Here we see that generosity encompasses both giving material goods and service to those in need.

This dynamic is central to Jesus’ intention when he calls followers to sell their possessions. In Luke 12:33, a passage that largely parallels Matthew 6:24-34 in the Sermon on the Mount, Jesus is reported to have also said: “Sell your possessions, and give alms.” Luke 14:33 reads: “None of you can become my disciple if you do not give up all your possessions.”

The most familiar of these passages is the story of the rich young ruler (Mt 19:16-30//Mk 10:17-31//Lk 18:18-30). Here Jesus encountered what appeared to be an earnest seeker. He was honest in his search to find out “what must I do to inherit eternal life?” (Mk 10:17). He claimed to have kept the moral teachings of the Decalogue since youth, as Jesus suggested (in good Jewish fashion) was required of him. And Jesus never challenged him on this point, instead

saying: “You lack one thing; go, sell what you own, and give the money to the poor, and you will have treasure in heaven; then come, follow me” (Mk 10:21). The man was shocked by this demand and went away grieving, because he had many possessions. Jesus then warned his disciples about the dangers of wealth and said, “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” (Mk 10:25).

This teaching is evaded or spiritualized to death in suburban churches. The man is described as “having the wrong priorities” or “having a wrong attitude toward money.” True enough, perhaps, but evasive of the central point: the man’s attachment to his possessions both manifested an inordinate love for them which blocked generosity to the poor and led him to say no to following Jesus. Jesus really did ask the man to sell all that he had, to give it all to the poor and to embark on a new life of itinerant kingdom poverty with the community of disciples. Those who followed Jesus frequently did exactly this, selling their possessions, giving the money to the poor and/or contributing it to the common purse that supported Jesus’ movement and ensured that all had their basic needs met (cf. 1 Jn 3:17-18; Acts 4:32-37; 5:1-11; 2 Cor 8:13-15; Garland, Reading Matthew, 396ff.; Hays, Moral Vision of the New Testament, 464). And Jesus really did say that wealth poses a mortal spiritual threat. No exegetical gymnastics related to an imagined “Needle’s Eye” gate in Jerusalem (a fabrication first suggested in the eleventh century!) can save us from the obvious import of the text (Garland, Reading Matthew, 401).

These familiar exegetical contortions might be humorous were there not so much at stake. Wealthy or comfortable readers would be better off taking Jesus at his word, and believing that wealth—acquired by work or by inheritance, by luck or by labor—presents profound spiritual dangers. This does not mean that no person of wealth can enter into eternal life; Jesus did not make this claim. It does mean that people in positions of considerable wealth should take careful heed of the state of their souls as evidenced by their practices.

This is also the significance of the unforgettable story of Lazarus and the rich man in Luke 16:19-31. Here a stark contrast is drawn between the rich man (not given a name, in an ironic reversal of social realities; see Green, Gospel of Luke, 606) and the poor beggar, Lazarus. The rich man has a superfluity of the most luxurious clothing and sumptuous food and drink. Poor Lazarus has nothing. He has been tossed outside the gates of the rich man and is given nary a scrap. At death, their conditions of suffering and privilege are reversed, with no explicit explanation—the rich man is in torment, Lazarus in Abraham’s bosom. It is hard to avoid the conclusion (not that many have not attempted it) that it was the inebriated unconcern of the rich man for his suffering neighbor that led to his eternal downfall. In his luxury and greed he had abandoned the most basic obligations of generosity.
4. The deceptive allure of wealth can choke discipleship and imperil the soul. In the parable of the sower and the seed (Mc 4:20//Mt 13:23//Lk 8:14-15), Jesus outlined four kinds of responses to the “word of the kingdom” (Mt 13:19). What is germane for our purposes is the third type of soil/response, the “thorny.” Both Matthew 13:22 and Mark 4:19 say that the seed sown among thorns represents the person whose growth is “choked[ed]” by, among other things, *apatê tou plouton* (NRSV, “the lure of wealth,” better translated in the NIV as “the deceitfulness of wealth”). Jesus was saying that there is a type of listener who begins to respond to the kingdom’s joyful news but whose progress is choked off by worldly concerns and the deceitfulness of wealth and possessions. *Deceitfulness* is precisely the right term, for deception involves misrepresenting reality—concealing or distorting the truth about something for the purpose of misleading others. Wealth has a kind of power of deceit; it can fool people into seeing in it a kind of earthly salvation (“life”) that simply cannot be found there. A marvelous line from the Tennessee Williams classic *Cat on a Hot Tin Roof* captures this nicely:

The human animal is a beast that eventually has to die. And if he’s got money he buys and he buys and he buys. And the reason why he buys everything he can is because of the crazy hope that one of the things he buys will be life everlasting—which it can never be.

All that we have reviewed thus far reminds us of why Jesus warned about wealth: the temptation to misread the value of possessions, the consequent greedy spirit, a way of life characterized by luxury, self-indulgence and lack of generosity, the threat of wealth choking off growth in discipleship—all of these are clear teachings of Jesus that also find confirmation in everyday life if we look with discernment on the world around us.

5. Jesus identified with the poor and promises abundance and justice in a coming “great reversal.” Perhaps it is not surprising, in view of all of the foregoing, that Jesus—while the bearer of a message for any person in any context—identified with the poor and hungry, directed his attention to the needs of the poor, celebrated the receptivity of the poor to God and (in Luke, especially) promised the poor a coming time of abundance and justice that contrasts with their current state of need and oppression.

We have already touched on several of these themes in earlier chapters, in discussing the meaning of the reign of God and how Jesus positioned his ministry in relation to that reign. We have shown that the Old Testament hope of the kingdom of God included a vision of justice, of which economic justice for the poor and hungry was an inextricable part. In inaugurating his ministry (Lk 4:18-21), Jesus appropriated Isaiah 61 and its messianic promise of “good news for the poor,” release for the captives and freedom for the oppressed (cf. Mt 11:5).

Jesus ministered among the poor throughout his brief sojourn here, feeding them, healing them and addressing systemic injustice that kept them in their wretched condition (see chapter seventeen). His parables frequently involve the inclusion of the previously excluded poor (cf. Lk 14:15-24). He enjoined almsgiving for the poor, as we have seen. Zacchaeus the tax collector sought to show his good faith to Jesus by giving his ill-gotten gains to the poor (Lk 19:8). Jesus’ disciples and his band of itinerants appeared to practice almsgiving when they had means (cf. Jn 12:6; 13:29). Jesus attacked and sometimes poked fun at the luxurious (cf. Lk 7:25; 19:16-31) and contrasted their superfluous possessions with the meager lot of the poor.

In Luke, Jesus promised a future time of abundance for the poor, in which they inherit the kingdom of God and finally eat to their fill (Lk 6:20-21), while those currently rich find themselves on the outside looking in. The same theme, as we have seen, takes parabolic form in the story of the rich man and Lazarus. This has been called “the great reversal” (Verhey, *The Great Reversal*; cf. Krabill, *Upside Down Kingdom* or, more technically, “transposition” (Green, *Gospel of Luke*, 264), and it is one of the most radical dimensions of Jesus’ teaching, and not just on economic issues (cf. Lk 1:55; 14:24; 18:14-24). It stands in continuity with the prophetic promise of abundance and prosperity for all in the time of God’s reign, a joyful contrast with the perennial misery and injustice of poverty in the midst of plenty.

**Key Themes in Christian Economic Ethics**

Jesus’ teaching on the economic practices and attitudes of kingdom people has obviously been enormously influential in shaping Christian behavior and belief through two millennia. Yet Christian economic ethics has developed themes from other strands of Scripture and has been required to address a range of moral concerns arising in various historical contexts. Further, to be quite honest, Jesus’ teaching have often been ignored or evaded.

In this final section, let us touch on several of the most significant themes and issues in Christian economic ethics more broadly considered. We will name the issue, articulate our basic stance among competing alternatives, and along the way point to some of the most significant literature available.

**Property rights, work and the nature of ownership**. Some interpreters of Jesus’ teachings, including Leo Tolstoy, have concluded that Christians cannot support the concept of a right to private property, so critical to most economic systems and especially to capitalism. They find nothing in Jesus’ witness on this issue to undergird the concept and much that points in the direction of eco-
nomic disinvestment. Others are so committed to liberal capitalism as to find the issue unworthy of debate. We reject both poles and argue here for a qualified right to private property subordinate to the primary norm of economic justice as an aspect of God’s reign.

Here we need to read Jesus against the backdrop of central Old Testament themes, beginning with the creation story. In Genesis 1:28-30 God the Creator of all that exists declared that the plants and fruit have been given to humanity for food; later, after sin entered the picture and God responded with the Flood, this provision was extended to include animal life (Gen 9:3-4). The point is that all material goods, beginning with the most basic—food—should be viewed as God’s good gifts, divine provision for all humankind. The Catholic tradition labels this concept the “universal destination of goods” (Catechism of the Catholic Church, #2402ff.). It is a nice image—God the gracious sender, the human family as a whole the addressee. The human task is to exercise our God-given dominion over such goods in such a way that they are rightly distributed to all to whom they are addressed.

Yet this does not mean that individuals and collectivities are not permitted to own and even delight in their respective portion of earthly goods, experiencing such bounty as divine blessing (see J. Schneider, Godly Materialism). This is the case as long as this ownership is understood as bounded by deeper theological and ethical realities: the universal destination of goods, moral limits on how wealth and property are acquired, the obligation of stewardship and the quest for distributive economic justice. Underlying these particular norms is the concept of God’s provision and ultimate “ownership” of all created goods and, in a sense, of the human subjects who temporarily manage them (cf. Wogaman, Economics and Ethics, chap. 3; J. Schneider, Godly Materialism, esp. chap. 3).

The right to private property is best grounded in a theological understanding of work, personal and familial responsibility, and human freedom. The domin-

This is the fundamental mandate of economic ethics—just distribution. Hundreds of Old Testament passages, beginning in the Pentateuch, seek to prevent and finally decay distributive economic injustice. The prophets announced God’s judgment upon Israel for its manifold sins in this critical arena (for a compendium of these passages, see Sider, Cry Justice and Rich Christians in an Age of Hunger). It is one of humanity’s cardinal sins, and not only Israel’s—this division into have and have-not, those who have a chance at earning their fair share and those who die of hunger, sleep in the streets or succumb to preventable diseases. The fight for distributive economic justice amidst varying levels of injustice is (sadly) a perennial aspect of human responsibility and a key dimension of the Christian ethical task.

ion/stewardship mandate (Gen 1:28) requires human beings to exercise responsibility over the creation. This involves various forms of work, which, after the fall, became arduous and difficult (Gen 3:19)—yet work itself remains rooted in God’s design for human life. Work reflects and advances human dignity as our vocations become an outlet for creativity, self-development and even joy, an avenue to contribute to the common good and a means of providing for ourselves, our families and those we can bless with our generosity (Catechism, 2427-28; cf. John Paul II, Laborem Exercens). The ability to keep, enjoy and develop the fruit of our labor as private property enhances the incentive to work and is legitimate as long as we also meet our public ethical responsibilities. The eighth commandment, prohibiting theft (Ex 20:15), helps seal the biblical case for a right to private property (otherwise, there would be no need for a provision against theft), yet it is important not to forget these deeper theological considerations in our understanding of this issue (cf. Wogaman, Economics and Ethics, chap. 3).

This understanding of the meaning of work helps to provide nuance to our concept of distributive economic justice. Some have argued that economic justice consists in rough equality of outcome—that all economic actors should at the end of the day enjoy roughly comparable economic well-being. But this notion, superficially attractive, ultimately founders because it fails to take the mandate to work with adequate seriousness. Nor is it supported by a close reading of the Old Testament’s rich witness on economic life. Nor, finally, does it take into account the distorting effect of sin on human decision making.

Instead of equality of outcome, the better statement of the Christian norm of economic justice can be found in this definition offered by Stephen Mott and Ronald Sider: “Justice demands that every person or family has access to the productive resources (land, money, knowledge) so they have the opportunity to earn a generous sufficiency of material necessities and be dignified, participating members of their community” (Mott and Sider, “Economic Justice,” 40, italics in the original). A just economy creates wealth, including that found in adequately remunerative work to all who are able to work. Its number one priority in wealth-creation, however, is not extravagant bounty for the few but access to economic opportunity and participation in economic community for the many. While there may be some who for various reasons choose not to participate vigorously in economic life and thus will undoubtedly live in meager circumstances, a just economy generates employment for that great majority of able-bodied persons who do desire gainful work.

Secondarily, all actors in a just economy will do their part to make adequate provision for a decent and dignified existence for those who are unable to provide for themselves, such as the disabled, orphaned children, the abandoned, the mentally ill, the very old and so on (for the abundance of biblical texts on this theme, see Mott and Sider, “Economic Justice,” 40-42; e.g., Ex 23:10-11; Lev...
19:9-10; 25:47-53; Deut 14:28-29; Ruth 2). Given the frailty of human bodies and human social life, societies will always contain a percentage of people who cannot provide adequately for themselves. A just society does all it can to reduce this number to the bare minimum, but first private and then public efforts must be undertaken to meet the needs of those who cannot care for themselves. The exact mix of, and nature of, public and private relief and empowerment ventures is the subject of vigorous debate (cf. Olasky, Tragedy of American Compassion; Blank, Do Justice; Wogaman, Economics and Ethics; Sider, Just Generosity; Gushee, Toward a Just and Caring Society; Copeland, And the Poor Get Welfare), but that debate must not obscure the basic biblical mandate that the community as a whole has responsibilities in meeting the needs of the helpless poor as effectively as possible.

Christians need to learn practices of economic spending, sharing and empowerment that lead the way here. Indeed, this whole chapter points to the need for a faithful embodiment among disciples of the vision of economic justice that Jesus teaches. Only such practices can enable us to shake off the misconception of reality that is fed to all of us in advertising and other cultural outlets. (For descriptions of such practices, see Dawn Nakano and Thad Williamson, “Piece by Piece,” in Sojourners, Who Is My Neighbor? 155-57, describing churches banding together to support each other in achieving change; Jack Nelson-Pallmeyer, “By Their Spending You Shall Know Them,” in the same book, 142-43, suggests ten practices to help church members think creatively about their own spending; compare also Ron Sider’s classic statement in Rich Christians.)

The economic systems debate. The foregoing discussion leads into the much-debated issue of economic systems. That is: should Christians endorse one or another economic system as “the Christian economic system”?

World history has seen a wide variety of economic systems: agrarian feudalism, laissez-faire industrial capitalism, Marxist Communism, state socialism, democratic socialism, mixed or balanced economy, and now free-market globalization, to name a few. In their own time, each one of these ways of organizing economic life has found Christian theologians and church leaders willing to endorse it as divinely ordained. By now most of these endorsements look foolish indeed.

The history of Catholic economic ethics is instructive here. Throughout the medieval period the Church was deeply wedded to the structure of agrarian feudalism. It responded to early capitalism without enthusiasm and was distressed by many of the changes in Western political and cultural life that capitalism unleashed. It much preferred a static feudal hierarchy over bourgeois liberal capitalist democracy.

Yet modern Catholic social thought (beginning with the papal encyclical

Rerum Novarum in 1891) turned in a more creative direction. This tradition of teaching, renewed periodically over the past century, has attempted to bring broad Christian moral norms to bear in evaluating the ongoing development and practice of economic life (see O’Brien and Shannon, Catholic Social Thought). This tradition paralleled the Protestant Social Gospel movement in the late nineteenth and early twentieth centuries (cf. Rauschenbusch, Christianity and the Social Crisis) in decrying the obvious injustices and human degradation produced by laissez-faire capitalism. Their combined protests, as well as various political movements, finally helped to produce an environment amenable to modest government regulation and reform in the early part of the twentieth century. After 1929, the crisis caused by the Depression resulted in radically more interventionist government approaches, many of which were supported by both mainline Protestants and the Catholic Church.

The modification of laissez-faire capitalism into a regulated, “mixed” or, better, “balanced” capitalism has characterized most Western nations since that time; the exact shape and extent of the balance has rarely left the top of the political debate in any nation or era, and has consistently attracted the attention of Christian economic ethicists (see Wogaman, Great Economic Debate). What Wogaman makes clear is that we should not reduce the debate to only two extremes—laissez-faire capitalism and centrally directed socialism. That does not reflect the real world, and it suffocates our ethical awareness. The real debates are where to place the balance in a balanced economy, and how much attention to give to the need for conservation. For brief descriptions of a covenant ethics approach, see Sojourners, Who Is My Neighbor, 24, 40-49, 53; and Mount, Covenant, Community, and the Common Good, chaps. 4-5.

Marxism and its various communist incarnations were met with constant suspicion in the Catholic social teaching tradition. In hindsight, and in light of considerable mainstream Protestant flirtation with Communism, especially in the 1930s, Catholic resistance to communism looks exceptionally prescient. Catholic leaders, as seen in various encyclicals produced throughout communism’s brief but bloody run, rightly evaluated the disastrous worldview assumptions of communism and predicted that its atheism ultimately would produce a moral relativism that would cheapen human life in dangerous ways (cf. Pius XI, Quadragesimo Anno, a 1931 encyclical). Communism ultimately provided nightmarish confirmation of these predictions: those seeking communist utopias were willing to do so “by any means necessary” (Lenin), ultimately producing some hundred million corpses (Courtois et al., Black Book of Communism) from Russia to China to Cambodia and elsewhere.

Yet Catholic social teaching has not offered an uncritical embrace of liberal capitalism as practiced in Western industrialized nations and now, under their hegemony, around the world. North American evangelical economic thought
has rarely had trouble recognizing and celebrating the fact that liberal capitalism at its best maximizes personal autonomy, encourages innovation, meets the basic human needs of most people in society, generates numerous jobs and produces great wealth. Yet conservative evangelicals, at least, have tended to downplay numerous systemic problems associated with contemporary liberal capitalism. These include persistent and sometimes devastating income and wealth inequality both within and between nations, gross concentrations of economic and political power both stemming from and contributing to the exploitation of the poor by the rich, the stimulation of an ethos of consumerism and acquisitiveness with deeply problematic cultural and moral ramifications (see B. Anderson, “Capitalism and the Suicide of Culture”), ruthlessness in economic relations, production of morally odious products of various types and environmental devastation (see chapter twenty-one; for the best recent overview of these issues, see de Vries, Champions of the Poor).

Catholic social teachings have been willing to name these problems quite forthrightly and have consistently called for appropriate government regulation of free-market economies so as to reduce distributive injustice. The encyclicals also have pleaded with individuals and institutions to remember the universal destination of goods, the biblical mandate for economic generosity and the simple humanity of those who suffer economic deprivation. Such documents have offered special concern since the 1960s for the plight of the “Two-Thirds World,” in which billions of people live in relative or absolute poverty and never enjoy the economic development promised by wealthy nations or multinational corporations. This has been a persistent theme in “unofficial” Catholic and mainline Protestant economic ethics as well (see Wogaman, Economics and Ethics, chap. 9; Stackhouse et al., Christian Social Ethics in a Global Era; Cobb, Sustaining the Common Good; Simons, Competing Gospels) and beginning in the 1970s attracted evangelical attention and debate (Gay, With Liberty and Justice for Whom?). Meanwhile, most liberation theologians have made ameliorating the “developing” world’s miseries the center of their theological-ethical project (Gutiérrez, Theology of Liberation).

The real debate in Christian economic ethics at this point is essentially over an analysis of the sources and extent of existing economic injustice and the right mix of strategies for addressing such injustice. No one argues for communism, though some of us do still find Marx’s analysis of the ways economic self-interest blinds people to the sources of their own political/economic convictions quite trenchant (never better presented than by Reinhold Niebuhr, Moral Man and Immoral Society, chaps. 5-6). And many of us, including the authors of this volume, do argue for more aggressive government involvement in constructive economic empowerment efforts (Gushee, Christians and Politics Beyond the Culture Wars; Sider, Just Generosity). We also support dramatically revised international economic policies on the part of wealthy nations in order to reduce our sometimes predatory involvement in international economic life, unjust consumption of resources and environmental damage (see Daly and Cobb, For the Common Good). The fact that most North American believers continue to be “rich Christians in an age [a world] of hunger” (Sider, Just Generosity) remains an appalling contradiction that followers of Christ Jesus ought to address with utmost seriousness, however complex the problems.

**Business ethics, stewardship and Dave Ramsey.** North American Christians do pay a fair amount of attention to issues of economic life; however, little of that attention follows the path we have just suggested. The most popular treatments of economic life assume the moral goodness of capitalist economics and attempt to navigate the ethical waters from within this system.

Business ethics, for example, which I (David) have had several opportunities to teach, is standard fare now in business schools and economics departments. Business ethics courses and the texts that service them (cf. Velasquez, Business Ethics; cf. Rae and Wong, Beyond Integrity; Chowning et al., Business Through the Eyes of Faith) generally explore moral dilemmas emerging from the cut-throat world of even our own modified capitalism. Sometimes these texts and courses raise searching questions about the very system within which moral dilemmas arise: more often, however, they fall prey to a complacent acceptance of systemic realities and a kind of reductionism in which the goal is to find some thin understanding of procedural justice or legal obligation to generate norms for the Christian in business. Rarely do they challenge the uncritical embrace of corporate culture or “The American Dream” that characterizes the lives of millions of baptized Christians.

As for the churches, most continue to use the language of stewardship when speaking of financial matters. Christians are called to be good stewards, it is argued, of the material bounty that God provides. At times this well-placed concern for stewardship reduces to a call for generous giving, even tithing, to the local church. Much debate can be found about the ongoing validity of the tithing mandate, given its relatively thin Old Testament basis and the lack of explicit affirmation of the tithe in the New Testament. We think that giving sacrificially to God’s kingdom work is a clear biblical mandate but regret that the notion of economic stewardship is so frequently reduced to legalistic debates over tithing.

Dave Ramsey, Larry Burkett and a handful of other financial gurus have become extraordinarily popular in North American evangelical circles. Essentially, these men offer debt-laden, confused Christians foundational principles for the practice of economic self-discipline. Listening to Ramsey’s syndicated radio show, one is struck by the mess that many believers make out of their
lives by mishandling their personal finances. Frequently the problem is that
listeners have been sucked into the consumerism that constitutes in many
ways our national religion, and now, up to their eyeballs in debt, are attempt-
ing to avoid bankruptcy, divorce or insanity. More positively, these thinkers do
sometimes offer wealthy Christians strategies for maximizing their opportu-
nity to do good with their money, an important moral theme in its own right (see
Wheeler, Wealth as Peril and Obligation; Blomberg, Neither Poverty nor Riches,
247-52).

Mention of consumerism reminds us of where we started. Christians living
in the wealthiest and most powerful nation in the world, the powerhouse
of global capitalism, are daily subjected to the most sophisticated enticements
ever devised—enticements not just to buy certain products but to buy into a
certain way of looking at and living life. It is a way of life that ascribes inor-
dinate value to the acquisition of material goods and indeed thrives based on the
creation of new “needs” and then cut-throat competition to fulfill those
“needs.” If Christian ethics is following Jesus, it must involve a clear-eyed
analysis and finally repudiation of an economic ethos that ratifies the “deceit-
fulness of wealth” and makes Mammon the national idol.

This is no mere theoretical preference. As I write I think of lives ruined by
this ethos: those who deteriorate into essentially soul-less creatures pursuing
the latest goodies with zombie-like intensity; those who have no access to ade-
quate work and no way to provide for their families; those around the world
who live in squalor and misery; those whose lives could be turned around by
a small commitment on the part of unhappily prosperous people who will
never pause from their quest for the latest redemptive gadget to consider the
needs of the least of these. This latter is a condition that has been called “afflu-
enza,” and according to Jesus, it is terminal.

21

CARE OF THE CREATION

Do not store up for yourselves treasures on earth, where moth and rust consume and
where thieves break in and steal, but store up for yourselves treasures in heaven.... For
where your treasure is, there will your heart be also....

Look at the birds of the air: they neither sow nor reap nor gather into barns, and yet your
heavenly Father feeds them. Are you not of more value than they?.... Consider the lilies
of the field, how they grow; they neither toil nor spin.... But if God so clothes the grass
of the field, which today is alive and tomorrow is thrown into the oven, will he not much
more clothe you—you of little faith?....

But strive first for the kingdom of God and his righteousness, and all these things will be
given to you as well.

MATTHEW 6:19-33 NRSV

Richard Cartwright Austin was trying to write a doctoral dissertation while
pastoring a small rural church in the Appalachian area of Virginia. But the
noise and pollution of nearby strip-mining for coal kept interrupting his writ-
ing. In strip-mining, the surface of the ground is ripped open, the coal is ex-
tracted, and the surface is ruined. With every rainfall thereafter, more acid
washes out, so that for generations the land is no longer suitable for farming
or natural growth, and the streams are too acidic for fish. Austin’s parishion-
ers’ lives were being directly affected by this strip-mining—some worked for
the coal company, but most were farmers whose land was being ruined. The
threat to God’s creation and the injustice to his parishioners pulled Austin out
of his study and into organizing the community to resist the strip-mining.
Eventually, he became a national leader in efforts to control strip-mining and
to promote energy conservation. They achieved striking success in the form of
laws requiring that the land be restored after it was stripped.

Although there have been Christian saints and heroes through the ages for