

Second Edition

Bulls, Bears  
and  
*Golden Calves*

Applying Christian Ethics in Economics

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JOHN E. STAPLEFORD

*Foreword by Francis X. Tannian*

 IVP Academic

An imprint of InterVarsity Press  
Downers Grove, Illinois

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# GRID WORK

*A Theological and Ethical Framework*

“Economic life in all its ramifications is of profound ethical significance. This is so because of scarcity which gives rise to conflict, because of interdependence which creates mutual obligations, because of the wide range of values sought through economic activity, and because of the significance for human life of the economic process itself.”

Howard Bowen

“Where do economists get their ethical systems?  
My answer is: wherever they can find them.”

George Stigler

“It’s not the parts of the Bible I don’t understand that bother me, but those I do.”

Mark Twain

*SYNOPSIS: Beginning with creation and the Fall, proceeding through the Old and New Covenants, this chapter summarizes what God has to say about our economic lives. In addition to the mandate to care for the poor, God provides directives on everything from private property rights to the accumulation of wealth. Christians are to consider these ethical guidelines as we engage in economic affairs.*

What does God have to do with economics? As Christians, should we conduct our economic lives in a particular way?

God has provided many avenues for exploring these questions. Through the death and resurrection of Christ we know we have the in-dwelling and guidance of the Holy Spirit. Through prayer we have access to God in which we can ask him to open our minds to his will and to a greater fullness of life in Christ. We have encouragement and insights from our fellow believers. And we have church doctrine, the results of prayer, study and meditation over the centuries.

Finally, and most importantly, we have Scripture, which brings us the words “spoken in the past by the holy prophets and the commands given by our Lord and Savior through the apostles.” It “never had its origin in the will of man, but men spoke from God as they were carried along in the Holy Spirit” (2 Pet 3:2; 1:21). In quoting from the Psalms, Jesus tells us that David was “speaking by the Holy Spirit”(Mk 12:36). Paul tells us that the “God-breathed” Scripture is “useful for teaching, correcting and training in righteousness so that the [people] of God will be thoroughly equipped for every good work” (2 Tim 3:16-17). That includes economic works.

God makes it quite clear that we are to know his Word and apply it in our lives. In the Old Testament God continually warns the people of Israel of the terrible consequences of not observing his commandments.

But if you will not listen to me and carry out all these commands, and if you reject my decrees . . . I will . . . bring upon you sudden terror, wasting diseases and fever that will destroy your sight and drain away your life. You will plant seed in vain, because your enemies will eat it. I will set my face against you so that you will be defeated by your enemies; those who hate you will rule over you, and you will flee even when no one is pursuing you. (Lev 26:14-17)

If we forsake the Lord, he will forsake us, leaving us exposed and ever fearful. And while he brings us grace, Jesus also did not come to destroy the Law or the Prophets, but to fulfill. He warns that whoever breaks even one of the least of the commandments will be called least in the kingdom of heaven (Mt 5:17-19). “If you love me,” Jesus states, “you will obey what I command” (Jn 14:15).

But we have promises as well as warnings. Jesus says:

everyone who hears these words of mine and puts them into practice is like a wise man who built his house on the rock. The rain came down, the streams rose, and the winds blew and beat against that house; yet it did not fall, because it had its foundation on the rock. (Mt 7:24-25)

Throughout Scripture, the emphasis is not just on revering God’s Word, but obeying it. James calls us to be “doers of the word, and not hearers only” (Jas 1:22 KJV).

So it’s clear that Christians should live biblical lives, obeying the teachings of God’s Word. Does this apply only to religious activities? Of course not. The Bible encompasses a broad range of human activities, including economic matters. We are called to seek out and conform to God’s prescriptions on these matters as well.

That’s what this book attempts to do: explore biblical teaching on a variety of

economic issues. Later chapters will discuss specific issues, but this chapter presents a broad framework. Obviously the Bible doesn't mention microwaves or micromanagement, downsizing, stock options, or TV commercials. But it does offer a grid for Christian behavior that can help us evaluate and organize our actions in a host of modern situations that the biblical writers never imagined, including the economic decisions we make daily.

As we put together this grid, we'll be able to understand economic theory in a new way. And we'll be able to apply our framework of Christian ethics to any economic issue we encounter. It won't take the place of sound economic analysis, but it will contribute a biblical element to the decisions we make, whether those decisions are for personal conduct, management of a business enterprise or the formulation of government policy.

Ethics is the study of standards of conduct and moral judgment. While it is helpful to apply Christian ethics to particular economic issues where the Bible speaks clearly, our ultimate objective is to develop the capacity to puzzle through the Christian ethical perspective on any economic issue that might arise. This ethical framework becomes a tool kit that we can carry into the workplace, the town council meeting and the church finance committee's deliberations.

So, as we construct our grid of biblical economic ethics, we'll follow a theological outline. Christian ethics are grounded in Christian theology, the study of God (*theos*, God; *logos*, discourse). Since our Christian behavior is inspired by and rooted in our relationship with God, then we should be able to determine some elements of Christian ethics from the nature of God, as revealed in Scripture. Even when the Bible doesn't prescribe specific behavior, we can still model our lives after the God it describes. So let's consider the biblical record of God's major revelations of himself to us, from creation through the fall to the Old and New Covenants, and see what we can learn.<sup>1</sup>

### One God

"Hear, O Israel, the LORD our God, the LORD is one!" (Deut 6:4). Men and women are to worship God, and God alone. Idols are forbidden. We are to obey his commandments. The New Testament confirms this commitment. Christians invited into a personal relationship with God, acknowledging, worshiping, praising, communicating with and submitting to him. No one can serve two masters, Jesus said. We should rely on God rather than on material possessions; to do otherwise is idolatry. If we seek first the kingdom of God, "all these things"—Jesus was talking about food, drink and clothing—"will be given to us as well" (Mt 6:33).

The basic monotheism of the Judeo-Christian tradition has broader implications. Modern humanistic thinking, derived from the Age of Reason and the Enlightenment, holds that all truth is relative, changing with the situation and the culture. But if there's one God, then there are absolute, transcendent values, rooted in his character. There is moral truth. Moreover, God conducts a theocracy, not a democracy. He doesn't survey public opinion to determine the nature of things. What he says goes. When we truly hear that "the LORD is one," we commit ourselves to learn, understand and, within the limitations of our sinful natures and empowered by the Spirit, conduct ourselves according to his absolute values. This encompasses all areas of our lives, including the economic.

### **Creation and Stewardship**

"From him and through him and to him are all things" (Rom 11:36). God breathed life into Adam and gave us free will. Men and women are allowed to make choices and are held accountable for those choices. They are given the intellectual capacity for understanding the order and facts of creation. Men and women are created in the image of God (Gen 1:27). The immense value and dignity of each person is to be upheld and respected in the political, social, cultural and economic spheres and persons are never to be treated as a means to an end.<sup>2</sup> Money is not to be made from the degradation of people (such as child pornography) or from the devaluation of human life (such as abortion, infanticide or euthanasia).

Likewise, God created the earth, saw all that he had made, declared that "it was very good" (Gen 1:31) and gave this creation to the people he had made. Adam and Eve (and presumably their descendants) were "to work [the earth] and take care of it" (Gen 2:15). So we have an ethical responsibility to care for the earth even as we use its resources to meet our needs.

Everything belongs to God. "God is the Creator and Sustainer of all life. He has made all things and he intends them to be used to His glory" notes John Sleeman.<sup>3</sup> While we are given dominion over the created order (Gen 1:28), we must never forget that we are "middle managers." We are tenants on this property, ultimately accountable to our Landlord. Scripture makes it clear that individual ownership of property is acceptable and generally encourages effective stewardship (see chap. 4). Yet because everything ultimately belongs to God, there are no perpetual rights to property for individuals or institutions.

Through the creation of woman, God recognized humanity's deep need for community: "It is not good for the man to be alone," God said (Gen 2:18). This basic call to community indicates that our stewardship of creation should benefit

the family, the community and future generations, not just individuals. And we can also see our stewardship responsibility as both individual and collective (e.g., institutions, government). That is, while we can't assume that our neighbors, bosses or government officials share our view of creation, we believe God holds them accountable too, and so we should do all we can to influence them to act with proper stewardship.

### **The Fall and the Judgment**

Even when most of our needs are met, we humans are restless and subject to temptations, the most basic of which is a desire to be like God, to exist forever and to have complete knowledge. That is what got Adam and Eve into trouble. As a result of their choice to sin in the Garden of Eden, all men and women now live in a fallen world filled with self-centeredness, greed, lust, fear, injustice, disease, natural disasters. The Bible tells us that “all have sinned and fall short of the glory of God” (Rom 3:23). We find that sin poisons our relationships with others and our fellowship with God. We tend to search for security in material possessions, control of nature and power over others.

But not only do we struggle with our own sinful tendencies, we also have to deal with a fallen world. Adam worked in the Garden, so work itself is not bad, but after the Fall human work “now involves an element of struggle and domination.”<sup>4</sup> As a result we should look for and expect sin in economic relationships. Some businesses will try to charge the highest price possible regardless of production costs or the ability of people to pay. The desire for money will lead some politicians to sell regulatory advantages for bribes. Special interest groups may feather their own nests while disadvantaging the majority of the public. Some employees will shirk and still accept a complete paycheck. Wise Christians will seek to structure their lives and their institutions in ways that recognize and minimize the impact of that sin.<sup>5</sup>

How do we understand the lessons of creation in light of the Fall? While we are responsible to care for the resources of God's creation, we also know we have to use those resources to survive. We are accountable to God for the stewardship of those resources—but also for the stewardship of the individual talents and ingenuity he has given us. People need to be “inventive, prudent, farseeing, hardworking—in order to realize by their obedience to God's call the building up and perfecting of God's kingdom on earth . . . to labor for human progress.”<sup>6</sup>

Technological progress from human initiative can be used for both good and evil—and sure enough, it has been. It has emancipated millions from the back-

breaking toil that until the last three hundred years barely permitted the majority of humans to live on a subsistence diet in minimal shelter, with illness and death hovering ever at the threshold. Technology has also facilitated philanthropy, reduced physical suffering and allowed the gospel to be taken to more people more ways than ever imagined. On the other hand, technology has also abused the environment, broken down community, developed weapons of mass destruction and served as an instrument for social domination.

A fundamental assumption of economics is the existence of scarcity, the limited supply of resources in Creation relative to our unlimited wants due to our fallen human nature. As David Collander states in his introductory text, “The goods available are too few to satisfy individuals’ desires,” and we cannot “eliminate scarcity entirely since new wants are constantly developing.”<sup>7</sup> Nevertheless, if the righteousness of God is present, there is no scarcity. God promises that when his decrees are followed and his commands obeyed there will be “rain in its season, and the ground will yield crops and the trees of the field their fruit . . . and you will eat all the food you want and live in safety in your land” (Lev 26:4-5). Scarcity is not a supply-side problem. From the manna in the wilderness to the feeding of the multitudes to the church’s sharing immediately after Pentecost, when human hearts are right with the Lord through the Holy Spirit, through hospitality, charity and the grace of God, there will always be sufficiency.

Neither is scarcity intended to be a demand-side problem, a result of “unlimited wants.” Consumerism and material envy is the sin of the rich and the poor, a potential ensnarement to both. Jesus calls us to set constraints on our human impulse for acquisition and its concomitant ceaseless striving (Mt 6:25-34). The market economy is not the cause of this ceaseless striving, rather: “Consumerism is a matter of the heart; not the market. . . . Markets, by themselves, can only create situations for the realization of virtue or vice.”<sup>8</sup> “The market mechanism, per se, does not disclose anything concerning underlying human motivations, which may be good, bad, or neutral.”<sup>9</sup>

### **The Covenants**

As the flood waters receded, God promised Noah that although “every inclination of [man’s] heart is evil from childhood,” he would never again “destroy all living creatures” (Gen 8:21). Reflected here is the grace God ultimately offers to all men and women through the sacrifice of his Son. God’s grace is extended to all humans regardless of their spiritual standing before God. The dignity and the spiritual, emotional, and economic condition of all persons is of conse-

quence to God. No person, no group, is to be economically exploited or left in desperate economic deprivation.

God cares about all he has made. The covenant with Noah had implications for the whole earth as well. And, as the apostle Paul describes, God's ultimate plan is that "the creation itself will be liberated from its bondage to decay and brought into the glorious freedom of the children of God" (Rom 8:21). However, creation, exclusive of humans, does not have a soul and is not made in the image of God. Therefore, nature is not to be worshiped, pantheism is rejected, and living souls are of greater merit than nonhuman creation. Each person with a soul destined for everlasting life is by nature superior to nonhuman creation.

In his covenant with the people of Israel, God gave the law, which provided detailed guidelines for the structure of society (including the family and the state), the division of land, the pattern of work, lending and borrowing, charity (including tithing), treatment of the poor, and the administration of justice.<sup>10</sup> He promised the Israelites that obedience to the law would bring spiritual and material prosperity, and disobedience would bring punishment.

Through Jesus Christ and the sending of the Holy Spirit, God's covenant extends beyond the people of Israel to all persons, going beyond the law to grace. It is made clear that all are intended to be God's people and to love one another. Based on the ministry, death and resurrection of Jesus, the new covenant allows sinful people to reestablish fellowship with God through the free gift of grace from Christ and the communion of the Holy Spirit. Christ lived and died for all. The new covenant does not abolish the ethical law, but through the revelation of God in Jesus it requires us to go beyond the law both behaviorally and spiritually. Those who trust Christ are forgiven for their shortcomings and empowered by the Spirit. We don't trust our works to save us, but we do good works as an offering to God (Eph 2:8-10). While work, sacrifice and death are assured in this world, the Spirit offers love, joy and peace (Gal 5:22). Individual Christians are instructed to gather together in communities called churches (*ekklēsia*) to worship, teach and support one another.

Woven through these covenants are a number of important ethical themes, including charity and community, work, and justice. Christians are to love God, their families and their neighbors. Believers who refuse to provide for their relatives are accused of denying the faith (1 Tim 5:8). And Christ calls us beyond our family obligations to show love to our neighbors and even our enemies. As one scholar notes, "Our economic life must recognize this common humanity, providing opportunities to serve God and to serve other human beings. . . . God's household becomes our household, and there are no longer any strangers

among us.”<sup>11</sup> Inhumanity to others, oppression and exploitation are cases of one brother or sister treating another brother or sister as a mere object, a convenience. Each human life is sacred. “Every person has a right to share in God’s provision for mankind for their basic needs of food, clothing and shelter,” observes Donald Hay. “These needs are to be met primarily by productive work.”<sup>12</sup> Every person should have access to the resources necessary for life. But everyone should also have the opportunity to participate as an accepted member of the community, and access to the productive resources for dignified participation in the economy and to fulfill God’s calling. We must offer charity to those who are in need, particularly because of circumstances beyond their control. Christians are called to support the church and the needy, and should not neglect justice, mercy and faithfulness (Mt 23:23). The church is to announce the good news of the gospel. Both rich and poor are to financially support the church (Ex 30:14; Lk 21:1-2) and that support is to be freewill (Ex 35:20-29; Lev 2; 3). The church, in turn, is to announce the good news of the gospel.

### Work

As clearly established through the creation and Fall, men and women have a right and an obligation to work. God’s call to work preceded the Fall, but the Fall made work more difficult, and the consequences of not subduing and conquering became more dire.

I passed by the field of the sluggard, . . .  
 thorns had come up everywhere,  
     the ground was covered with weeds,  
     and its stone wall was in ruins. . . .

A little sleep, a little slumber,  
     a little folding of the hands to rest—  
 and poverty will come on you like a bandit  
     and scarcity like an armed man. (Prov 24:30-34 TNIV)

When a wife is idle, her husband and children suffer financially, physically and spiritually (Prov 31:10-31). If people are able to work, they are to do so. If they choose not to work, they are to be held accountable. Says the apostle Paul, “If a man will not work, he shall not eat” (2 Thess 3:10).

Work not only satisfies basic needs, it can be a privilege from God. “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” (Eccles 2:24). Why should work bring enjoyment? The creation narrative shows God to be a worker, a diligent laborer.

Made in his image, men and women find that it is natural and rewarding, in many cases dignifying, to be engaged in productive work. As a consequence, to deny or deprive others of work is an offense against the image of God they bear. This carries various implications. For example, for the right to work to be exercised, the economy must be generating jobs (ideally with multiple possibilities of employment and reward; minimally, jobs that provide an adequate level of sustenance). Economic structures that inhibit employment growth, such as the concentration of economic power (e.g., monopoly; state ownership of the means of production) are to be challenged. Access of individuals to work should not be limited by discrimination (by race, gender, ethnicity, status), favoritism (e.g., political access to public jobs) or lack of competition (e.g., monopsonists; entrenched unions).

God has endowed individuals with differing talents and skills (1 Cor 12; Rom 12). As Douglas Vickers points out, it is then “a shallow myth, a misconception of humanist thought and in no sense a revelatory thought form of the Scriptures, to claim that all men are equal” with respect to economic resources and their standing in secular society.<sup>13</sup> All persons’ status before God as sinners is equal. But God allows economic distinctions among persons. “Rich and poor have this in common: The LORD is the Maker of them all” (Prov 22:2). “The LORD sends poverty and wealth; he humbles and he exalts” (1 Sam 2:7). The evidence of God’s disposition in this regard appears as early as Genesis 4—5, where one man is called to be a herder, another a tiller, another a metal craftsman and another a musician. Laborers should be free to organize in order to counterbalance the concentrated power of management, but they should not be jealous of the variations in talents and skills endowed by God.

The economic and ethical consequences are intriguing. Because of variations in supply and demand, different occupations command different levels of remuneration. Consequently, within societies we find (inheritances and other such nonmarket advantages aside) an unequal distribution of income. An unequal distribution of income, together with institutional structures, property rights and physical richness among regions, leads to the accumulation of wealth and the existence of poverty. Reduction in poverty therefore requires, among other things, voluntary charity and special stewardship responsibilities. This charity is to be exercised individually and through the church as a free-will choice. There are limited references in Scripture to using the coercive powers of government to redistribute income from the wealthy to the poor (e.g., regulations on gleaning; Joseph’s administration of grain in Egypt; the third year tithe), but nowhere is the goal of an equal distribution of income mentioned.

The teachings of the Old Testament and the apostle Paul make it clear that an important function of government is to insure justice in the conduct of economic affairs, particularly for the poor and less powerful.

An unequal distribution of talents (and the natural variety of resources among regions) also means that specialization and trade (“trucking and bartering”) will facilitate economic growth. Before the industrial revolution, specialization generally led to individualism, but for modern organizations seeking technical efficiency, specialization makes most productive work a cooperative venture, where individuals join together in a common task. Based on Scripture, markets and economic institutions should facilitate the exercise and development of individuals’ talents and reward them appropriately (“the worker deserves his wages” [Lk 10:7; see also Col 4:1]). It is then the individual’s responsibility to develop his or her talents (2 Tim 1:6), and to use the talents and the subsequent fruits to the glory of God (1 Cor 10:31).

While sloth is a sin and Christians in whatever they do are to do it heartily, “as working for the Lord, not for men” (Col 3:23), this is not exhortation to workaholicism. For we serve the Lord Christ (Col 3:24), and we are not to turn our work into idolatry. “Do not work for food that spoils, but for food that endures to eternal life, which the Son of Man will give you” (Jn 6:27). For what does it profit a man or a woman to gain the whole world only to lose their soul? Similarly, in the drive for success in the world of work Christians are not to allow other laborers to be exploited (e.g., dangerous working conditions; the withholding of wages)<sup>14</sup> or tempt laborers to place work before God and his priorities. As established by the law of the sabbath (Ex 20:8-11), the annual feasts of the Old Testament and the behavior of Christ (Mt 14:23; Lk 6:12), for example, persons have both a right and an obligation to rest. This affords time to enjoy creation, serve others (starting with our families) and spend time in communion with and in corporate worship of God. The strain, therefore, between management and employees occurs in part from the denial of the distribution of talents that God has ordained and in part because many managers have denied the scriptural mandate to justice and equity.

This natural tension between employer and employees, and our Christian obligation to its resolution, is well expressed by the Evangelical Lutheran Church in America:

Employers need competent, committed workers, but this does not necessarily presume respect for the personal lives and needs of individual workers. Individual workers depend on the organization for employment as their means of liveli-

hood, but this does not necessarily presume respect for the organization's interests or goals. Management and employees move toward justice as they seek cooperative ways of negotiating these interests when they conflict.<sup>15</sup>

### **Poverty and Wealth**

Poverty is a part of God's creation until Christ returns. Throughout Scripture God expresses concern for justice toward the poor, and we are admonished to act on it. Who can improve on Christ's promise?

Do not be afraid, little flock, for your Father has been pleased to give you the kingdom. Sell your possessions and give to the poor. Provide purses for yourselves that will not wear out, a treasure in heaven that will not be exhausted, where no thief comes near and no moth destroys. (Lk 12:32-33)

Of particular concern is poverty that results from oppression and calamity, as opposed to poverty emanating from sinful personal choices (e.g., sloth, alcoholism and drug abuse). Benign neglect of poverty is not acceptable for Christians.

Given the unequal distribution of talents among persons and the differential endowment of wealth that results, it would be foolhardy to imagine that Scripture condemns wealth as such. Abraham, David and Solomon were very wealthy men. Job had his wealth restored as a reward for his faithfulness. Through investments, wealth allows for the improvement in the material well-being of all persons by facilitating economic growth. Through charity wealth allows for the relief of poverty.

Wealth, at the same time, is fraught with spiritual dangers. It can easily lead to idolatry and lead men and women into "many foolish and harmful desires that plunge [them] into ruin and destruction (1 Tim 6:9). Not the least of which are covetousness (greed), conspicuous consumption and self-indulgent, pleasure-oriented hedonism. Most dangerous of all, throughout Scripture the blessing of wealth has led people, including God's people, to credit their prosperity to themselves and turn from their worship of God. Pursuit of riches seduce men and women into forsaking their children, denying time to persons who are hurting, cutting ethical corners and denying the very God who is their ultimate purpose of living and salvation.

Command those who are rich in this present world not to be arrogant nor to put their hope in wealth, which is so uncertain, but to put their hope in God, who richly provides us with everything for our enjoyment. Command them to do good, to be rich in good deeds, and to be generous and willing to share. In this way they will lay up treasure for themselves as a firm foundation for the coming age, so that they may take hold of the life that is truly life. (2 Tim 6:17-19)

Wealth includes property, and while ultimately everything belongs to God, in the intermediate term individual and institutional property rights are sanctioned. God promised land to Abraham and his descendants. Abraham purchased a burial site for his beloved wife, Sarah, from the Hittite Ephron and received a deed evidencing his property rights (Gen 23). By forbidding stealing, the eighth commandment clearly establishes the right to property, while other Old Testament laws protect private property from damage and negligence. Removing the landmarks that establish property boundaries is clearly forbidden (Deut 19:14; 27:17; Job 24:2; Prov 22:28; Hos 5:10). And other than for delinquent taxes (Rom 13:7), kings may not force a subject to sell property, nor can they take a property by force without payment (Ezek 46:18). Also recall God's punishment of Ahab and Jezebel for stealing the vineyard of Naboth the Jezreelite. Both men and women can own and inherit property, as can communities such as tribes (Num 36:1-12). Gronbacher states, "Human nature requires private ownership for the successful navigation of the material world, for the care of family members and the weak, and for the acquisition of virtue through generosity and good stewardship."<sup>16</sup>

## Justice

Because God is on the side of the poor, the weak and the oppressed, clearly he wants his people to fight economic injustice. God desires us to recognize and protect the sanctity and rights of the individual. Persons are to be treated equitably. There is to be distributive justice: the universal application of rules without partiality or exception, and access for all to economic opportunities and resources. Since final judgment is God's, and we ourselves are steeped in sin, forgiveness and redemption are to characterize our human economic relationships. Christians are called to be agents of reconciliation.

Liberty is the freedom to do what is right. Our freedom must not impinge on the rights of others. "Any economic system that attempts to force acts of love, such as charitable giving, violates the true nature of love and so commits injustice," says Calvin Beisner. "Charitable giving cannot be compelled."<sup>17</sup> As Craig Blomberg notes, however, "It is one thing to generate income which is then channeled into kingdom purposes (Lk 16:9; 19:11-27); it is quite another to accumulate and hoard resources which are likely to be destroyed or disappear before being put to good use (Lk 16:19-31; Jas 5:1-6)."<sup>18</sup> This bias against a growing inequality in the distribution of wealth is reflected in the Old Testament traditions of the sabbatical and Jubilee years where debts were forgiven, property restored to its original owners and persons who had sold themselves into servi-

tude in order to satisfy debts were set free. In a democracy citizens have the right to voluntarily redistribute wealth and provide charity through elections and pressure applied to elected officials.

God desires commutative justice in economic affairs (e.g., prices are not just when there is fraud or coercion in the market). Weights and scales are to be honest (Lev 19:35-36; Deut 25:15), a full measure pressed down, shaken together and running over is to be given (Lk 6:38), and currency is not to be debased by inflationary monetary policy or other means (e.g., mixing lead with silver [Is 1:22]). Lies and deceit are not to enter into economic transactions (Lev 25:14), nor are bribes (Ex 23:8). Procedural justice requires that contracts and commitments be honored (Lev 19:11-13). Neither consumers nor borrowers or lenders or laborers or suppliers are to be exploited. Absence of commutative and procedural justice in an economy raises the costs and reduces the frequency of transactions, reducing overall economic well-being.

God also desires justice to restore what is lost when people are wronged economically. In cases of accidental loss the costs of restoration are to be borne partially or fully by the negligent party (Ex 21:33-36; 22:5-8, 11-15). In cases of crimes against property or persons the perpetrator's punishment may include confession, multiple financial restitution and even death. False accusations generally result in the accuser being made to suffer the penalty associated with the alleged crime (Deut 19:16-19).

Because humans are steeped in sin, we need the state to administer justice, to protect against aggression and to provide for public works (1 Kings 10:9). For the same reason, concentration of civil (and economic) power should be kept limited, with appropriate checks and balances, and complete freedom in economic affairs is rejected. As one observer commented, "We are sinners, and our economic life always shows it."

The judiciously constrained coercive powers of government are to be used to encourage economic competition and minimize exploitation in product and resource markets (e.g., antitrust legislation, limiting barriers to entry, guaranteeing the right to collective bargaining).

Christians have the same civic responsibilities as all citizens and as citizens of the kingdom of God are to bring God's transcendent standards of righteousness and justice into the public square. Christians are to pay their taxes (Mt 22:15-22; Rom 13:6). Civil authorities are to be obeyed until they set themselves in opposition to divine law. From a kingdom perspective the individual is prior to the state and to the social order.

### The End Time Perspective

With the consummation of victory over Satan, following the second coming of Christ, the human struggle for physical survival and wealth ceases. Babylon, the epitome of commerce, whose merchants were the envy of the world, where trade even included the “bodies and souls of men,” is thrown down (Rev 18). The city which wanted a tower that would reach to the heavens so they could “make a name for [them]selves” (Gen 11), is no more. This marks the defeat of cosmos (the world with its systemic evil). Most important, students are set free from laboring over economic concepts and, even better, from taking exams on those concepts!

This is not to trivialize the importance of the application of Christian ethics in our daily economic affairs. We all will appear before the judgment throne. As important, our economic behavior and choices today bring direct relief to those who are suffering (Mt 25:35-40), and our witness may be used by the Holy Spirit

to shine on those living in darkness  
and in the shadow of death,  
to guide [their] feet into the path of peace. (Lk 1:79)

### Conclusion

So there we have a compilation of Christian ethics in economics, guidelines from Scripture for Christian conduct in economic life. Keep in mind that these ethical principles generally do not describe what is but rather what should be. We have gleaned broad principles from Scripture rather than specific prescriptions for modern issues. Every age has its own understanding of what’s acceptable in economic matters, but we always need to weight those temporal notions against God’s values. As Timothy Gorringer says, “Where moral systems are relative, [Christian] ethics are valid in every situation and age because they are rooted in the . . . sacred, as absolute.”<sup>19</sup>

If Christ is Lord of all life, then we can’t compartmentalize economics apart from Christian thought. As economists, Christians are to work to bring societal structures into “closer conformity with the scripturally articulated perceptive will of God.”<sup>20</sup> We are called by God to stand against injustice, to be concerned for the poor, to preserve the dignity of the individual, to be stewards of God’s creation, to avoid the idolatry of materialism, to work to our capabilities and to commit to community through loving our neighbors.

Now that we’ve developed a minimal outline of a system of biblical ethics for

the conduct of Christians in economic activity, the remainder of this book focuses on the application of these ethics. These applications are made first to some of the major underlying assumptions of market economics, then to macroeconomic, microeconomic and international issues. Before we proceed, however, two caveats are in order.

First, while it has its imperfections, the technical structure of mainstream market economics as presented in your principle textbook has unquestionably proven its worth as a body of knowledge. All the jokes about economists aside, increasingly over the past decades applications of mainstream market economics on both the macro and the micro levels have substantially improved economic conditions within the United States and around the world, and for persons from all levels of society. The ethical principles presented here are, in the main, intended to supplement, not substitute for, economic theory. John C. Bennett and his associates say it well:

Those who represent Christian ethics must recognize the limits of any distinctively Christian guidance for economic institutions. There is no “Christian economics”; though there are Christian motives and Christian goals and Christian insights into human nature, which should guide Christian thinking about economic life.<sup>21</sup>

To ignore or gloss over the existence of serious ethical issues, however, leaves economics disabled at the very core. And this includes Christian challenges to the assumptions that underlie current mainstream economics.

Second, Christian economic ethics establishes some clear objectives and boundaries, but specific policy choices require additional hard reasoning, research and practical application by trial and error. As we struggle with the application of Christian ethics to economic policy, let us do so humbly, remembering that in this fallen world we but see through a glass darkly and we know only in part (1 Cor 13:12). Our knowledge is limited by our fragmented lives, the imperfection of our faith and our relative cultural experience. This does not discourage us, because we accept our relativities with “faith in the infinite Absolute to whom [they] are subject. With the little faith we have in the faithfulness of God, we can make the decisions of little faith with some confidence, and with reliance on the forgiveness of the sin that is involved in our action.”<sup>22</sup> We thus choose involvement in economic affairs with reasoning faith, doing our partial, relative work, speaking the truth with love (Eph 4:15), grateful for the grace that accompanies our limited efforts.

**Discussion Questions**

1. The first responsibility given to men and women was to care for God's creation. What position should Christians take on environmental issues?
2. God has given each person different gifts and talents. What are the economic implications?
3. Because we live in a fallen world, what actions might we expect to characterize economic life? As Christians, what are the most effective ways we can counter the consequences of sin in economic life?
4. What are God's intentions for men and women with respect to work?
5. What are the various types of justice God calls Christians to through the Bible?