

Conversations on
**ECONOMIC
DISCIPLESHIP**

Draft for Input and Editing from friends

Our response to
KINGDOM ECONOMICS

Viv Grigg
with a lot of help from his friends

Urban Leadership Foundation

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Transforming Cities: An Urban Leadership Guide
The Kingdom of God and Land Rights
The Spirit of Christ and Postmodern City

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Target Audience	Objective
Leaders of 2000 NZ Churches	To provide simple tools and motivation for church leaders to initiate economic discipleship training with their people, including theological content to preach from the pulpit. This will require a motivational covering letter with the book.
Small group leaders across 2000 churches = 10,000	A common language book with tools that gives small group leaders simple understandings of complex issues in such a way that engagement with lifestyle, family, community and national issues can be engaged.
International Urban Leaders	A modified version that is less focussed on NZ issues.
Leaders in Christian cooperatives in NZ	A useful tool to supplement their programs with simple theology and case studies.
To Do:	To Whom
Send two finished copies to National Library	Printer
How does Love affect each topic?	
Compare with existing Crown, Liberty and Gothard materials	Do this after completing existing materials from my own past teachings so as to get a valid Biblical bias vs American cultural bias.
Define book objectives, Bible Study objectives.	
Add in Case Studies from Tear Fund, Liberty, Nigel	
Edit the International Section into proper language	
Add in NZ Issues	
Add in websites to urban poor ministries, and to economics forums	
Add in section on deacons	Done
Break into 12 topics with page breaks and picture per topic	Renumber, Done Identify style of graphics
Add in 3-6 discussion questions per topic, and upgrade style of studies	Editor to Add in two more advanced level studies
Integrate in summary of Land rights document	Don't bring in whole document
Check all books in references are the latest editions	To be outsourced
Check that all references are in the booklist	To editor
Check that all Bibliography has the same style.	To Editor
Drop caps at beginning of each chapter	To editor
Pictures or graphics all through	To Editor or to Jess
Discussion on plane	
Discussion on microfinance	
Conversation with a son	

Introducing the Conversationalist...

The sun beat down on the galvanised iron roof of my room in a Philippine slum in 1978. The afternoon siesta turned into a time of writing as I conversed with the horrors of poverty in which the Lord had led me to dwell. This conversation began with Navigator teaching on discipleship, which I extended it into three articles on the cross in Luke 14, one on *Discipleship and Possessions*. A Colonel working for President Marcos, a Catholic liberationist nun, a Marxist were my debating companions in a class on national development at the University of the Philippines - all seeking ways to bring about a philosophy of economic development in the Philippines – all passionate, each to his own. I wrote profusely to develop a *Biblical Framework of Development* in response.

I wandered on a motorbike teaching these themes across the NZ revival in 1981-2 and 1985-6, seeking to help people respond from affluence to poverty, publishing some in *Companion to the Poor*. This conversation touched the revival deeply. Some churches and leaders began to initiate projects to implement these principles. Tom Marshall at Waikanae, Bryan Hathaway at Te Atatu, Murray Robertson in Spreydon, Bernie Ogilvie, Bruce MacDonald, the Apostolic churches and others developed some of these themes into processes. Judy Yule (nee Tiller) expanded similar themes through Tear Fund.

I then dropped from the New Zealand scene as I returned to the slums and slowly over the three decades expanded these teachings and their outworking. The last few years of training of thousands of slum pastors in cities round the globe through story-telling consultations while it has required constant reflection on these ideas in both theory and practice, has given little space for extending them into written form.

Other conversations have interfaced with these. Microenterprise began developing as a discipline since 1975, when I first went to the slums. Some conversations are historical. I early had stumbled on the cooperative principle of the 1870's outworked in the Rutherford principles, popularised by Raushenbusch and Kagawa of Japan. Some are polemic debates between ethicists and economists. Michael Novak and Peter Berger opened new fields in terms of the moral principles inherent in socialised Capitalism.



One of my sadnesses each time back has been that the New Zealand conversation has been disjointed. At the level of macro-economics, we needed Biblical ways of relating to economic issues. The traditional denominations had serious reflective voices but as these became linked to “liberal” agendas, the mainstream evangelicals distanced themselves. Another sector advanced “prosperity theology”. Since few Christian economists seemed to be in this arena, it seemed critical to write up the years of study of economic theology but in a popular manner. But I claim no particular expertise in the economic field. Rather the focus here is in the Biblical field as it impinges on the economists’ domain - they are the technical specialists.

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International Director, Urban Leadership Foundation, Auckland, January 2009

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***Introduction to a Conversation:
Economics -A Pilgrimage of Love***

The day we meet and fall in love with Jesus Christ, we find a passion that fires all of our life and meshes us with the integrator of the universe. His love enfolds us in a grip that will not let us go. Embraced in such love, we in turn, press into loving all, long and hard, to the depth of our capacity, to the breadth of our capacity. The integrator of the universe, however, expresses his love in concrete economic terms. And as it flows through us, we too find expressions of his love in economics. Love for family is manifest in fatherly and motherly provision of family necessities. Love for community is expressed in the provision of employment for as many as our giftedness can sustain. Love for the nation is expressed in just, productive, creative, liberating economics.

This is a handbook of simple teaching and simple Bibles studies to enable the New Zealand churches to engage their people in obedience to the living God, creator of finances and economics, and to engage them in the national conversations that create structures of loving economics.

Because God is a community in unity, God is love. His love is reflected in our individual humanness as we act justly in financial areas. As his love is reflected in our communal humanity, we develop co-operative economics. This is a core theme throughout this material. As love disappears in societies, economics becomes exploitive, dehumanized and lacking in morality.

Such love is released where the Holy Spirit moves freely. Where revivals occur, the love of the Holy Spirit overwhelms many. There are immediate economic changes that occur. Families become whole, sins are put away, unjust and sordid businesses disappear. Research shows that 50 years after revivals develop, economies peak (McLelland, 1962). As revivals die, the distance between people increases, sins against others and society increase, and economics begin to disintegrate. But such economic change is largely determined by the theology preceding a revival. This book seeks to lay out some patterns of theology as basis for the next wave of revival across the postmodern youth of New Zealand.

Discover Foundational Financial Principles

As you read the following chapters, fill in this chart with the principle and reference.

Ten Principles of Economic Discipleship Love is expressed in the following ways				
Principle	Genesis 1-4	Sabbath & Jubilee (Lev 23,25)	Gospels & Acts	Epistles
1. Love and Human Worth	_____	_____	_____	_____
	_____	_____	_____	_____
2. Creativity	_____	_____	_____	_____
	_____	_____	_____	_____
3. Productivity	_____	_____	_____	_____
	_____	_____	_____	_____
4. Cooperative Economics	_____	_____	_____	_____
	_____	_____	_____	_____
5. Work &	_____	_____	_____	_____
	_____	_____	_____	_____
6. Detachment & Simplicity	_____	_____	_____	_____
	_____	_____	_____	_____
7. Redistribut'n for Equality	_____	_____	_____	_____
	_____	_____	_____	_____
8. Management, Savings & Debt	_____	_____	_____	_____
	_____	_____	_____	_____
9. Celebration	_____	_____	_____	_____
	_____	_____	_____	_____
10. Land Ownership & Property Rights	_____	_____	_____	_____
	_____	_____	_____	_____

Chapter 1 Responding to the Crises of our Time

"In the days of famine, they shall be satisfied" (Psalm 37:19b).



My deaf neighbour lost his job of ten years. My friends newly graduated could not find work. My wife struggled for six months to find work in her field. Another friend quietly became unemployed. Recession? Depression? Economic collapse? The Biblical concept of famine runs parallel to this idea in an agricultural society.

Many are anxious during the current economic crisis. But famines are ancient, and the ancient wisdom of God's response is well tested. *Those who put their trust in the Lord, shall lack for no good thing.* Did you know that Isaac sowed during a time of famine and reaped a hundred fold?

"And there was a famine in the land. . . Then Isaac sowed in that land, and received in the same year an hundredfold: and the Lord blessed him." (Gen 26:1, 12).

That is because there are Biblical mysteries, economic themes that protect us during such times. But untaught in scriptural economics, we live in the world's ways.

For many decades, Christian thinkers have been critiquing the advances and excesses of Capitalism, predicting that areas of violation of divine principles, as with Communism, will eventually lead to catastrophic system meltdowns. The New Zealand church knows little of these Biblical teachings. There have been few to teach Kingdom Economic principles across the land. Particularly in Pentecostal streams these teachings which require serious intellectual work have been lacking, resulting in the easy entry of the "Prosperity Gospel", a false gospel of blessing based on magic. Apart from activists on the left of the mainline churches the prophetic voice has been largely missing.

This conversation integrates these two: the current economic crisis and the Biblical teachings that predicted it and which bring solutions to it. It is not a heavy theological study – you can find these in the bibliography. Nor is it a course in economics. Rather it is a simple summary of some key Biblical themes rarely taught in our churches, and an initial engagement of these with some current economic and financial themes, an

introduction to conversations, whereby we can bring Kingdom principles into the economics of our nation.

This is not primarily for businessmen who live in the world of making money, though they will find it of value, as there are many books written about business principles from a Christian perspective.¹ It is more for average families who bumble along without clear instruction in how to follow the Lord with their finances, and for church leaders who are responsible to train their people to speak into the national economic debates and build a society that reflects the principles of the Kingdom of God. It is also not a study on how to deliver social work programs for the destitute – the members of the *Christian Council of Social Services* is constantly addressing such issues across New Zealand.

Western socialised Capitalism includes many aspects of Biblical Economics, and grew out of the values of the Reformation. It has, as a system, enabled many millions around the globe to escape poverty over the last century. It has also violated each of the biblical principles documented in the following chapters, and as it has moved into Globalised Capitalism, it has created increasing levels of oppression and reversal of the democratisation of wealth central to Biblical teaching.

A U.S. prophet, Bruce Maclaren writes:

The Prosperity Crisis was the key symptom of an unsustainable (or suicidal) system. The economic system that we have created in the last few centuries has indeed produced wealth for the West that lifts the middle class to live at a level of comfort and wealth that a king could only have dreamed of a few centuries ago - medical care, hot water, bountiful food, heated and air conditioned homes, mobile phones, not to mention entertainment like MP3's and The Office at our fingertips!

But this unprecedented prosperity has too often been purchased through various kinds of theft. First, we have stolen resources from the planet at an indefensible rate, stealing from our children and children's children. Second, we have stolen land from native peoples, and we have stolen resources from nations whose people lack even basic needs (take dirty Coltan exports from Congo in our cell phones, for example, or dirty diamond exports from West Africa on our fingers, or dirty coal taken from Appalachia through mountaintop removal). Third, through a whole range of complex and newly invented financial instruments, a rich minority has succeeded in profiting from our retirement accounts and investments and real estate values. Fourth, through skyrocketing debt, we keep trying to prop up both our personal and national wealth ... purchasing our own prosperity on the backs of future generations who will have to pay the mortgage.

How can we create a new kind of economy that heals rather than destroys creation, that takes into account the needs and dreams of the poor majority in our world and not just the super-rich minority, that diverts funds from swords and spears to plowshares and pruning hooks?

Finding Answers to the Causes of Poverty

There are other global conversations. Economics begins in seeking answers to the curse of poverty and the creation of wealth. My own experience in forming slum-dwellers' theologies has involved a constant search to answer two pressing questions faced by two

¹ There are many Kiwi-related resources at <http://www.faithatwork.org.nz/index.htm>

billion slum-dwellers globally as to how the poor of the slums escape poverty, and how to break oppressive barriers that lock them there (two different agendas).

I was flying out from meeting with leaders in the slums of Nairobi and sat besides the financial controller of a multinational based in Hong Kong.

“It must be rewarding the work you do.”

“Rewarding, but always there are challenges! My main work is to facilitate movements that transform the values among the poor! Where there is spiritual change in revival, values of hard work, integrity, cooperative economics, servanthood, a passion for excellence develop – all foundational to the emergence of successful businesses and a moral basis for economy.”

“Is that significant in seeing them released from poverty?”

“Years ago I read, McLelland’s analysis of how 50 years after revival, a nation would peak economically. The children of revival often moved into business. These values resulted in them becoming the leaders of business 50 years later and impacting the political world as well. We are seeing this in countries like Brazil and the Philippines.”

“But I have just been with a brother from Uganda. There revival is multiplying. But the catastrophic murder of 800,000 by Amin and the deaths of another 800,000 through AIDS has totally destroyed any infrastructure in the nation. New politicians seem to have little capacity for building such structures. The people of a nation rich in resources continue to live in poverty. Creating economic structures is a critical issue in lifting the poor from poverty.”

I described how the search for responses has lead to foci on eight issues: (1) the formation of movements with high motivation and high values of work, integrity, excellence, fairness (i.e. the necessity of spiritual-moral revival in nations as a basis for economic change); (2) migration as the best way to escape poverty (Galbraith); (3) vocational training as an essential deposit of knowledge as the poor become urban; (4) educational uplift as critical to building a base for a strong society; (5) co-operatives as core to capital formation; (6) expansion of macro-economic arrangements; (7) the need to confront oppression in such nations (Idi Amin’s slaying of 800,000 was at the core of the loss of the structuring for economic wealth). (8) I had been walking in the shoes of 800,000 slum dwellers in Kibera, still slumdwellers after 40 years of independent rule, that could have reversed the British failure to give land rights to the urban poor. The necessity in each city of simple pathways to land rights as a basis for economic capital and housing for all.

These complex issues are the field of economists. Is there a Biblical theology of economics and structures that can engage with economic conversations within our nations – or do the scriptures have little to say to these issues.

Principle 1: Human Dignity vs. Technologically-Defined Non-Personhood

In multiple teaching contexts both in the first world and with slum pastors, I have tried to reduce such a theology into some manageable pattern and hence build the fifty(?) or is it a hundred(?) principles around ten core themes. The first of these is human dignity, of humanity being in the image of God. An image which we must neither scar nor marr.

In the West: It is apparent on returning to New Zealand after a decade, that governments, year by year, have increased the levels of pressure on New Zealanders to produce. This has positively included the increase of employment. Negatively it includes deliberate policies to force women into the workforce in order to increase productivity (Knight & Laugeson, 2005); yearly increases of the tax take (Penk, 2008); attempts at destruction of the power of the trade unions (developed to protect the poorest workers) and collective bargaining processes; and the creation of an indebted student population.

The reassertion of human dignity against such policies, which are based on assumptions of humans as the production machine, woman the equal machine, is crucial for the sustaining of a just and good society. While there is no evidence of Evangelicals bringing these ten principles into the national legislative process, the stories in these chapters each contain the application into the workplace of values of the worth, the creativity, the dignity of each individual. They show an emphasis by Evangelicals on three of several major economic themes of the Scriptures: work, production and creativity. These are paralleled by ministries from many churches to sectors of poor in the community, including almost every church in Auckland – the beautiful servant bride of Christ - reaching out to migrants. These represent the search to apply two other biblical principles of equity and redistribution.

The Biblical Critique of the Consumer Society (Principle 6)

In a context of increasing differentials between rich and poor and expansion of indebtedness via credit card, postmodern discipleship cannot be less than economic, if it is to be true to Jesus' words. He asks us for detachment, separation and rejection of the values of the world. For example, following Jesus' simple statement that, *the cares of the world, the delight in riches and the desire for other things enter in and choke the Word* (Mark 4:19), classic Christian discipleship has developed principles of simplicity and detachment in its rejection of greed, the accumulation of wealth and consumerism.

The great transition away from this standard of detachment perhaps occurred with the failure of the puritans after Calvin (from the late 1600's onwards), to keep ethical regimentation on *profitable industry*. As Britain led the world into the new consumer and technological age, Bishop William Temple (1881-1942) indicates that the church for 150 years failed to sustain a consistent public critique of these sins. While Christian Socialism and the social gospel, spoke to the issue of redistribution of wealth (principle 7), they did not deal with the popular value systems of ordinary Christians with a call to the principles of co-operative economics (principle 4) and simplicity, without greed, in the midst of increasingly competitive systems (1942:29-34).

This directly contrasts with earlier Calvinism, with its understanding of the just use of resources for the common good, frugality, diligence and their relationship to the emergence of Capitalism. While we are enjoying the expansion of wealth, the abolition of poverty and the freedom of the middle class, we pay a price in the violation of other biblical principles of stewardship, remaining debt-free and wealth for work (vs. creation of paper money). One of those costs is the increasing debt burden of New Zealanders.

Beginning with the Roots

What then is a Kingdom response? The underlying principle of wealth creation is accessible and easily legalised acquisition of land for housing (Principle 10). With security of ownership through a just legal system, capital developments can be made on that land. In New Zealand that is usually the basis of obtaining capital for small business development.

Liberty Trust: A Vision of Escaping Economic Bondage

One model that breaks the power of debt in New Zealand is Liberty Trust — a cooperative venture enabling people to place their money for housing into a common pool, then making no-interest loans from that pool to others, until all in the pool have received sufficient to escape bondage to bank interest. It was born in a vision received by nurse and then discussed with Bruce MacDonald, a New Life pastor, during the charismatic renewal and has operated since 1985, setting free 220 families from the banks.

Filling the Conversation Gap Between God and the Economy

There have been major economic systems developed over the last two centuries far removed from those that preceded them in the previous millennium. The churches have mostly failed to reflect significantly on these systems. There are exceptions: Christian Socialism has had a strong following within British Anglican leadership around the turn of last century; Abraham Kuyper, the Dutch theologian-politician reflected on these issues using a theology of spheres of action – the political, economic, etc; Liberation theologians have taken up Marxist categories and sought to Christianize them (see Hanks (1983) for an excellent Biblical exegesis); as does Michael Novak for American Capitalism in his groundbreaking theological reflection, *The Spirit of Democratic Capitalism* (2000). Yet Novak's statement rings true:

In no major sphere of life have the traditions of theology fallen further behind. For many centuries, of course, there was no science of economics and no sustained economic growth. So the lack was hardly felt. Today it is a scandal (2000:18).

In New Zealand, from a simple study of the Kingdom of God as it impinges on economics we can lay the framework from which to build conversations between Kingdom principles, and the issues of our day. In our apathy we tend to leave these things to the experts and the secular politicians. The command is that we disciple the nation, bringing not just individuals but its peoples and cultures and structures in line with Kingdom principles. And that can begin simply with common people.

For Pastors, Deacons and Small Group Leaders: Economic Discipleship in Your Church

How to Use these Materials

The following is a training process with 9 chapters and two sets of small group studies to enable you to move groups in your congregation into pathways of economic discipleship. It is laid out so you have simple tools. We must move from a spiritual gospel that is of no earthly use, to the full gospel, so that our people follow God with all their hearts, souls, mind and strength.

- The material in chapter 2-3 can be utilized to *preach a Biblical foundation* from the pulpit. As a quarter of Jesus teaching was about economic issues, this is a godly activity – when did you last hear teaching on Biblical economics? Many pastors I talk to have only one economic message – “give to the church”, or even worse, “give your tithe to the church”. This is selfish, short-sighted and violates the mandate to train our flocks, so they can become whole and an economic blessing to others.
- The 10 Principles of Economic Discipleship are in a *summary chart* on the next page - a useful tool to integrate this pattern of teaching week by week.
- The materials in chapter 4 are set out as a *Level 1 Economic Discipleship series of small group studies* for 6 weeks for everyone in the congregation.
- Some of them need to be supplemented by a *Seminar on Budgeting*
- Deacons are meant to help with church economic issues and the poor. One or more need to be *assigned deacons* in the church to help individuals and couples to put these principles in practice.
- The materials in chapter 5 - 8 grapple with economic systems and are more intended for leaders and those leading within society to engage in *structural change processes* in the church and in the society.
- The three *Leadership level economic discipleship studies* in chapter 9 could be used to form the basis of discussion with leaders and thinkers in the church, leaders in business and with non-Christian leaders in your community.
- There are significant *readings and resource websites* at the end for budgeting, connecting to processes of getting interest free loans, starting small groups for the unemployed, etc.

Part 1:
Micro-Economic Discipleship

Chapter 2
Old Testament Perspectives on Economics

The day we meet and fall in love with Jesus Christ, the Lord of life, of creation, of wealth, our values are totally changed, just as Zacheus' values were drastically reoriented by his confrontation with Jesus (Luke 19.8). Discipleship begins with an all-consuming love and allegiance to Jesus Christ-an undivided, single-minded love for him. And he is the one who has absolute rights of ownership over me and my possessions.

Discipleship is a pilgrimage of obedience (Matt 10:24, 25), a daily process of learning how to do his commands (John 8:31), and this involves bringing all decisions about work, about property, about bank-balances into conformity with his commands.

This book is to enable us more deeply to love Him as we learn to obey Him in this area of finances and possessions (John 14:21). Let us seek answers in the Bible to questions like:

- How much money is enough?
- Why are the poor, poor?
- How does the Bible relate to Capitalism, or Marxism?
- How do we confront globalisation and exploitation of New Zealand's resources?
etc.

One verse in four in Jesus teaching talks of issues related to economics. We can only skim briefly over the topic. We will start by exploring the source of those thoughts in the development of the Old Testament. Every philosophic theme in the Bible begins in Genesis 1-3 so we need to begin there.

King of Creation

In the beginning, God... When we speak of God's creation it is important to remember that God created all things He rules and reigns from before the beginning. He is King of Creation. When we speak of the Kingdom of God we speak of God's active,

interventive rule over humanity and the creation. This has always existed and always will. The coming of the Kingdom of God in the New Testament is a breaking in of that Kingdom into the human condition. It is a redemption of those things that were once in bondage to be something other than what God created them to be.

God is the first creator. He is the first worker and provider. He does not hoard the economic resources. He creates people to share in the fruits of his creation. God is the example of sharing and of what our creations should be used for.

The first thing that God does with his creation is sit back and reflect on it. God sees that it is good. He is the source of this creation and he must take pleasure that what he has done is good. Secondly God creates things for the benefit of others. God creates the animals and Eve so that Adam will not be alone. These are the two elements that must be part of all work, production, creation: that it pleases God and that it serves humanity. All other criteria fall by the wayside when we are measuring the use of resources.

The Nature of Resources

Things were made good by God from the very beginning and they were seen as good. The land, the waters, the animals, humans were all created as good and in the garden. work was a gift of expression and creativity not a burden. It was not until after the fall that the earth was cursed it was not until after the fall that work became a burden. These were change from blessing to curse after the fall.

After the fall, however, many of these things were cursed: birth , marriage, ground, plants, work, products. All these things were cursed after the fall (Gen 3:16-19). More importantly than the cursing of resources and earthly relationships was the enmity and distance created between humanity and God. Without this basic central guideline, humanity lost its ability to use resources for the good. That is without the relationship with God and a blessed relationship with each other, humanity could not use the resources that God gave them for their purpose. This purpose was to please God and to serve the good of neighbour.

Without this natural relationship that was in the Garden, God had to impose an "unnatural" one. Not one that is a free-flowing expression of who people are, but instead one that is forced or imposed. This took the form of Torah or Law. Now it must be stated from the outset that the Torah should be held in high regard considering its source, but it is still not the first intention of God. The Torah had to be created because it was no longer part of human nature to please God and love neighbour. These were now things that needed to be learned and followed in obedience. This did not always happen. Many times throughout Israel's history there were abuses of God's creation. Their possessions may rule them, so God told them "Beware." Economic success may also cause them to be proud and forget God (Deut 8:17, Prov 30:9). Many have wisely used and managed these resources, but it is God who made them fruitful. Leviticus 26 is a beautiful chapter showing the interrelationship of people's work and God' blessing.

WORK & OBEDIENCE = BLESSING & WEALTH

WORK - OBEDIENCE = CURSE & POVERTY

Things are unstable basis on which to build life since they will all vanish away (Prov 23:5). As a goal in life, they are an illusion (Ecc 5:11). Those who depend on them will fall like autumn leaves (Prov 11:28). These point to some of the dangers of riches. They could be good things, but only if they were put to the use that God intended.

Land

Land was created by God and was created good. Our job as humans in the garden was to till and care for the land. Too often the emphasis has been on the subduing and dominion over the creation of God. Humanity both before and after the curse was to work the land and care for it. Land was seen as a way of providing for the family from the tribe. The land was God's and must be treated as such. It must be nurtured and taken care of. The land would produce abundance if God's people were faithful to the care of it and to the covenant established between them and Yahweh. If they didn't then the land would be barren (Lev 26).

The land was created by God and is God's. It is not to be owned in perpetuity by any individual (Lev 25:23). The year of Jubilee is the great re-distributor of the land for the people of Israel. Every 50 years the land must be returned to the original tribes that God had given it to. It is these tribes that see that the land is distributed justly and nurtured in such a way to bear fruit. If the land is sold it is only for the period of time remaining until the year of Jubilee. All debts were cancelled, all obligations were nullified. It was the time of celebration. A day when all could have the same start with the same resources.

It is true that dwelling places inside of a walled city were excluded from this redistribution, but during this age there was no money made off of such properties. The year of Jubilee only pertains to those resources that have a way of producing sustenance and livelihood, not to the individuals home. The land is to be treated as God's since it is. Therefore wanton abuse of it and poor stewardship of the land will result in God's curse instead of his blessing (Lev 26). God is the one who gives his people the ability to obtain wealth and he is the one who takes it away. These resources are taken away when his people are unrighteous both in idolatry and oppression (Deut 8:18-20, Micah 2:1-5).

The Role of Dusty Humanity

Humanity was made from the dust of the earth (Gen 2:7). They were created to subdue (*kabash*) and bring into subjection (*radah*), to rule the life in the earth, the sky and the sea (Gen 1:26-28). It is delegated authority. They are to rule as the image of God (Gen 1:27) in a caring way of tilling and keeping. This creation mandate is not an excuse for an ecological crisis.

The way that God ruled was to give every living thing that he created away. Every plant and animal was given away for the provision of humanity. If this is the image that we were created to be like then we must have the same attitude when it comes to our

resources. They must be given away for the provision of others, not so they may eat off our production, but so they may produce off the resources we have created.

Therefore our role is to both create resources to be given away and to produce things that will be pleasing to God. If we are producing resources for our own gain or that will be displeasing to God's reflection then we are not existing in the way in which we were created, and not being children of the Kingdom of God.

Wealth

Wealth in the Old Testament was usually attributed to righteousness within the tribe. Beginning with Abraham and onward when the people were obedient to God's commandments then they prospered. One way to insure that people were not subjected to generational poverty and eventually oppression was the Year of Jubilee. By celebrating this the people of Israel insured that the resources that God had provided were evenly distributed. Distinction between classes of people could not exist when the commandment of the year of Jubilee was followed. When Israel stopped the Jubilee, the wealth was established amongst the few and oppression of those without started. Amos warned God's people that they must obey his commands or the Northern Kingdom would be destroyed. The people did not obey and God followed through on his promise (Sider, 60). Wealth and riches fall are two aspects of our responsibility to manage all resources which must be used to please God and serve humanity. When they are hoarded or are used to increase riches or to oppress others than God's curse is upon those resources. They become not Kingdom resources, but resources of the cursed and barren land.

The Poor

When talking of economics another beginning point is how we establish systems that lift people out of poverty. Thus the poor must be defined and responses to poverty evaluated. This is a significant theme throughout the scriptures. There are nine different verb roots for the poor in the Old Testament. They are the following:

- *-'ana: verb, to force into submission, reduce to subservience, violate, degrade or rape. In the adjective form it describes a person who has been wrongfully impoverished, who has been humiliated, who can no longer stand up because of economic social pressure. When the Old Testament talks of the Messiah or the remnant it is this form of the word for poor that is used (Isa 29:19, 61:1; Zech 9:9; Zeph 3:12).*
- *-dadal: verb, to become powerless, impotent, weakened, ineffectual. This is more of a powerlessness than an economic need. Again this is not a group of people who have become this way from their own actions, but were wrongfully forced into this state.*
- *-'aba: verb, to gasp for, pant for, long for. It describes the poor as those in want, as yearning, insistent. The poor here can describe one who is yearning for what their poverty denies them: justice, right, not only food and water. This describes the people who have been marginalized and this is for whom the Messiah will come. (Isa 29:19; Ps 72:12). This is used for those who have suffered undeservingly, who have suffered from oppression from the wicked and powerful.*
- *-haser: verb, to be diminished, decreased, reduced, lacking. This form is sometimes used for those who deserve this state through acts of laziness (Prov 6:11), talk without action, or self-indulgent living.*
- *-sakan: verb, to bring to ground, subordinate, dependent. This is not describing a person who has been put into this position by their own actions, but forced into this position. This does not always describe people who are economically poor. The state of ones living depended upon whom you were serving and your status within their house.*

Economic Discipleship

- *-muk: verb, reduced to nothing. This is used for people who have been reduced to poverty, but not of those who are trapped in poverty. When money comes along they are able to be reestablished to their former status. It is an uncommon word found only in Leviticus.*
- *-rush, verb, to be destitute, deprived of family or land. Deep material poverty that could have come about from injustice, but also by sinful actions. It is a very neutral word and was not used by the prophets.*
- *-yarash: verb, take possession of, to dispossess. The objects of this verb were not born into this state, but are put there either by injustice or sinful action.²*

In *Companion to the Poor*, I classify these into three categories and define Biblical responses.

- Those poor through *calamity* and no fault of their own, including the widows, orphans, lame, blind, deaf, frail, elderly. For these the Kingdom of God seeks to alleviate their suffering, the church constantly is involved in supporting the widows and orphans, we are to give to everyone who has need, and uplift these poor.
- Those poor through *their own sins* - such as gambling, drunkenness, miserliness, sleeping too much, poor planning.... The response of the Kingdom is to preach the gospel and call for repentance, so that the Spirit of God may set people free.
- Those poor through *oppression and dispossession*, the sins of others against them. In these contexts of injustice, the gospel seeks to bring justice. In contexts of dispossession, the gospel seeks to restore land rights. In contexts of oppression, the gospel speaks against the oppressors. And in all of this we look to a God who rules over those with power and will one day judge them severely. These oppressed poor become the godly poor in the scriptures, those who turn to God in the midst of their pain. Those who are proud, arrogant, oppressive, those rich and powerful through unjust practices are those judged by the Kingdom of God which we preach.

It is clear from this word study that most of the poor written about in the Old Testament did not get there from sinful activities. The prophets described the Messiah as one of the oppressed poor and those for whom the Messiah would come were the oppressed. Blessed are the poor in Spirit (these oppressed poor), for theirs is the Kingdom. The blessing is not in poverty but in the Kingdom which sets people free from the effects of calamity, from personal sins, from oppressive systems.

Living on Quail and Manna

Beyond the natural laws of wealth creation and financial stewardship that God has put in place, there are mysterious elements of spirituality, of God's blessings above and beyond on those who trust in him.

² *Witness to the Urban Poor*, Lausanne Occasional Papers #22, 80:22-27. For a more extensive analysis see Grigg, Viv, (2006) *Companion to the Poor*, Authentic Books.

There is a consistent theme of God's blessing on the righteous. As they go about their normal business, he adds more to it. In the story of Abraham, and then of Jacob (Genesis 31), we see particular blessing because of faith, (imperfect) righteousness and promise.

If God is your source, then why are you struggling to make ends meet? He's *Jehovah Jireh*, your Provider (Gen. 22:14). The world is full of solutions like focusing on your wants.. God's solution is very different. He says to focus on Him and then everything else will follow. He has a plan for you, and He wants you to be follow His strategy.

The provision of manna and quail as they wandered in the Sinai desert for 40 years after being saved from Egypt (Exodus 16) gives an additional theme. In this case, the provision is far beyond a simple blessing of normal life processes. God creates exceptional processes, beyond the normal, to feed the poor, wandering, emergent nation. He does this because of a covenant relationship. It is not something others can presume upon.

In the story of Elijah, we find this same supernatural provision, where for three years of famine, ravens brought him bread and meat in the morning and the evening (I Kings 17:1-6). In contrast at God's word he judged Israel with three years of famine. This supernatural provision continued for Elijah as he stayed with the widow of Zarephath. Each day as the widow cooked, the Lord replenished the supply of flour and oil (vv 7-16).

Each community of faith throughout history has some structured : with the Lord and each other as to the flow of wealth for the priests, or the preachers, the apostles, or the prophets.

For the prophets and the apostles, it tends to follow this principle of God's supernatural provision, yet with certain communal sanctioning of the processes. The manna is sufficient for the day but not for longer. Though on the sixth day there is provision for the Sabbath.

For the priests and the stationary pastors, this usually becomes well structured and mandated on the people of God – a different process to that of manna. They lived off a portion of the tithe (the majority of the tithes were for the poor, but portions were for the priests). There were various regulations that occurred as the priesthood developed and changed. Similarly, in the New Testament, the pastor of the local congregation is worthy of “double honour” (i.e. financial remuneration above just honour), especially “those who labour in teaching and preaching”. This is not the young Bible College graduate, who expects to enter a paid job, but the preacher who has raised his family, provided well for them, and at the same time worthily preached the word, and seen such fruit that he needs to be supported by the church in order to give time to leadership. Denominations develop systems to enable such processes.

Declaring the Jubilee

What was the content of Jesus' Gospel? When people heard him, what did they understand? They heard him declare an eternal Jubilee of liberty from oppression. What was this Jubilee?

Background: Genesis of Work and Rest

Jubilee is first a time of rest. God is the first worker and the first rester. When God created he also rested, because he rested this task he was doing must be seen as work. Yet for God this was not toil by any means, but a way to create and express beauty. By resting and reflecting that "it is good" God shows us the example of both what work should be and what rest should be. He rested not out of exhaustion but out of completion and in order to enjoy the work of his hands.

God's work was creative; making something from nothing; out of chaos creating order; through naming bringing into being; His work was artistic. All of these are godly functions of godly work in which we can reflect his image. God's work can be broken down into four different categories: creation, providence, judgment, redemption. These are the tasks of God.

Work was created before the fall and is therefore to be seen as good. Work had received a bad reputation from other cultures whose god's felt that work was beneath them and created humanity to do the work. In the Hebrew tradition work has much honor and can be seen as a holy commandment from God. To till and keep the land is an honourable and holy role.

After the fall work was cursed by God. This did not change the fact that it was still a duty commanded by God. The difference now was that work was toil instead of the creative process that it was originally intended to be. Humanity went from fulfilment to frustration; from gardener to farmer. Throughout the Bible work still contains its dignity: David as a shepherd, Saul the farmer. There was no shame in common work. The imagery of tending sheep being a training ground for leading God's people could not be used if this culture looked down on the labourer.

Even though there was this high esteem for work there was still the view that work could and was abused. This took two forms: idleness and overwork. Idleness is condemned in Proverbs. It is seen as the path of the wicked. But overwork was also condemned.

Work without rest was one of the major sins warned about by God. The Sabbath was not only a symbol of the covenant between God and his people it was also a time to reflect and rest. The Sabbath was established by God as a day of rest. Rest is a time of reflection of the week. It is out of this reflection that worship is naturally brought out and later established. Rest must include worship. God's rest was a reflection on his work and seeing that it was good. Our rest is a reflection on God's provision and his work, as

it is combined with our work and obedience. It results in worshipping God because it is all good.

God's overall plan is that there is an established pattern between work and rest. Neither are complete by themselves. There is good in rest and refreshment and in production and work. The two are natural fruit of obedience to and worship of God.

The Sabbath (Lev 25:1-7)

Two of the major festivals of Israel are the year of Jubilee and the Sabbath year. The Sabbath was to be an ecological, a societal and an economic rest period. It was to be a time to allow for the recreation of the soil, of the soul and of the society. It was to be a time to remember that it is the Lord who provides - that same Lord who provided manna in the wilderness.

The Sabbath was so important that the Lord exiled the Jews for 490 years, enough to make up for the Sabbaths that had not been kept.

The Jubilee (Lev 25:8-17)

The Jubilee, every 50th year, took these values a step further, redistributing the sources of wealth, the means of production of the society. It was a time of equalizing.

- Liberty: It is synonymous with the year of liberty. Slaves are to be set free. Freedom is inherent in the gospel message.
- Debts are to be canceled: Economic freedom is inherent in the gospel message.
- Celebration: Celebration is inherent in the gospel message.
- Redistribution: The means of production, the land was to be returned to the original owners. Redistribution of the means of production is inherent in the gospel message.

Chapter 3

New Testament Economic Principles

The Kingdom of God

The King has Come

What differentiates the New Testament from the Old? The difference is found in a small baby in a little manger in an insignificant town surrounded by a host of angels, shepherds and wise men. The King has come! The Kingdom of God has invaded the Kingdom of the ruler of this world. The Kingdom is now in the midst of us (Luke 17:21).

In the Old Testament the king intervened in the life of Israel. Now he has invaded! Immanuel, God with us! His strategy is to establish small guerilla units in alien territory - throughout the whole world he has set up small bands of men and women who are at warfare against Satan, the current ruler of this age. In these guerilla units the values of the Kingdom are demonstrated.

2000 years ago he stepped out of riches, out of honor - the one whose finger placed the stars, the word who created the heavens, stepped out of his court into the poverty of a manger, from the choirs of heaven into the silence of a carpenters shop, where no rays of glory shone (Phil 2:5-8).

That incarnation was the most profound economic decision since creation. It shook and shakes the very structures of world economics and one day will result in total and absolute eternal demise of all economies. That incarnation was one act in God's redemptive history, a history of redemption among the poor and oppressed in the earth, for the world's economics are the economics of oppression, incarnation economics are those of the oppressed. The incarnate Kingdom of God redeems the resources that God has given to us.

The commandments given by the herald of the Kingdom: "you shall love the Lord your God with all your heart, soul, mind, and strength, and you shall love your neighbor as yourself." All that we are and all that we have must be put forth to please God and serve humanity. This is God's first economic principle and it is the greatest commandment of Jesus.

Jesus came preaching "The Kingdom of Heaven is at hand, repent and believe the gospel" (Mark 1:15). He came living it, ruling over creation-both as man, working as a

carpenter for 30 years-and as God, for as he went about preaching he “went about doing good and healing all who were oppressed by the devil” (Acts 10:38).

He not only preached the presence of the Kingdom, he demonstrated that Satan's work were destroyed (Matt 12:28). When the disciples came back enthusiastic because even the demons were subject to them he tells them “I saw Satan fall like lightning from Heaven” (Luke 10:18). Finally he triumphed over Satan in death. Satan was rendered inoperative (1 Cor. 15:26; Heb 2:14).

The Kingdom Will Come

Yet the teaching of the scriptures is that the Kingdom is still to come (Matt 25:34). Jesus came the first time, humbly, quietly as foretold in the servant psalms, (e.g. Isa 42:3) not as judge but as saviour (John 12:47). He brought his Kingdom into the world. One day he will return again, to break the Kingdoms of this world (Dan 2:31-35) and establish the rule of the Kingdom forever.

So we enjoy a taste of its blessings here. We “have tasted of the powers of the age to come,” (Heb 6:5) through the Holy Spirit who lives within us (2 Cor 1:22). He is our seal. Through his power we experience a foretaste of future blessings. At times he restores our bodies through healings, though usually we have to wait for his coming when we will receive new bodies (1 Cor. 15:50). He gives us power over the evil one by his Spirit (1 John 4:4) but Satan is not yet cast into the place prepared for him (Matt 25:41). At times we see clearly, as the Spirit of Truth guides us (John 16:13), but mostly we see in a mirror, darkly (1 Cor 13:12). On that day we will see clearly.

The New Created Order

Jesus, the herald of the Kingdom of God, not only redeems humanity, but also creation within it. The Kingdom of God is here, we can now retrieve the way things were created in the Garden. We no longer have to follow the guidelines of the Law instead we can be transformed into new creations who know what the will of God is to do that which is good acceptable and perfect. To work and use resources to please God and to use them to love humanity. To bring all of creation out of its bondage and set it free (Rom 8:21).

The way that the created order can be reinstated to God's original purpose depends upon the proclamation of the Good News (Mk 16:15). The Kingdom of God is here yet not fully realized. Until it is fully realized there will exist two different Kingdoms. One is a Kingdom of the Spirit... for the Kingdom of God is not a matter of eating and drinking but of righteousness, peace and joy in the Holy Spirit... yet a Kingdom that profoundly transforms economics.

If you lend to those from whom you hope to receive, what good is that to you? For even sinners do the same... But love your enemies, do good, and lend, expecting nothing in return.

The other, the Kingdom of this world is symbolized through the scriptures and in their great climax as Babylon, a great religious-political economic conglomerate that has grown out of the rebellion of humanity - its very nature is that of oppression, exploitation and unrighteousness. It is at heart a massive worldwide market place,

eventually dominated by a single lawless authority (for in the scriptures unrighteousness is far more related to the abuse of power than the struggles for survival of the poor) in the midst of an increasingly lawless world.

Both Kingdoms are constantly in battle with each other. The Kingdom of God we are promised will eventually be issued in fully with the return of Christ.

The Kingdom of God is not fully realized, but it is here. Those who claim to be children of this Kingdom need to become heralds of it. We need to become active issuers in of the Kingdom. We need to adopt a Kingdom agenda toward the resources that God has given us. They have not changed much from the original intent of God: that is we are to use our resources to please God and love neighbor. This is part of our proclamation of the Kingdom this will bring the Kingdom more fully into our presence.

New Economic Role of Humanity

One of our main economic roles is found in proclaiming the Kingdom of God, both in word and deed (Mark 16:15, Luke 10:9). Proclamation, particularly among the poor (Luke 4:18), for whom it is a message of mercy, but not neglecting others for it is to bring all people in every nation into obedience to him (Matt 28:19-20).

Battle has been engaged (Matt 10:34), many will die for siding with the King (Matt 10:39) (Barrett estimates an average of 30,000 persons per year are martyred for their faith). He has come destroying the works of Satan and calls us to be his ambassadors (II Corinthians 5:19,20). Our primary role is now to preach.

This role of proclamation as the central activity in the battle will cut across family relationships like a sword (Luke 14:26, Mark 10:34), an apparent denial of being our brothers keeper. It will be costly in terms of personal success (Luke 14:26; 9:23), but we have to sit down and count the cost of whether we can afford not to be involved with the King. It further requires a forsaking of possessions (Luke 12:33; 14:33), an apparent denial of the mandate to manage the earth.

As they were going along the road, a man said to him, "Lord, I will follow you wherever you may go." Jesus replied, "Foxes have holes and birds of the air have nests, but the son of man has nowhere to lay his head" (Luke 9:57,58).

Jesus, himself chose to have few possessions, no place to lay his head. He taught his disciples in this pattern of economics and in Acts we find them discipling others in the same lifestyle (Mark 1:16ff; 10:17ff, 28ff). he promises that renunciation of possessions will find recognition with God (Mark 10: 28,29). He tells us not to worry about daily needs (Matt 6:25-34), and refused to arbitrate a land dispute. In Acts we find their disciples selling their possessions, their own houses and lands (Acts 4:32-34).

But lest we overemphasize his poverty, let us also note that he grew up with a carpentry business, and was well supported by well-to-do women (Luke 8:2; 10:38). He tells us to

use possessions to support our parents (Mark 7:9), and those in need (Mark 12:41, Matt 6:2;25:40). He was not an ascetic. Nor a beggar. God provided his needs.

Jesus laid no universal demand for poverty on people. His concern was with our financial status in terms of our total commitments to the cause of proclaiming the Kingdom. Poverty itself has no virtue. The issue here is total commitment to the call of Jesus, and the need to proclaim the Kingdom.

Jesus chose an apostolic lifestyle . Paul chose an apostolic missionary lifestyle. We find him 30 years later preaching the Kingdom of God and teaching about the Lord Jesus (Acts 28:31). For the sake of this proclamation he became all things to all people (1 Corinthians 9:22,23). He was as poor, yet making many rich (2 Corinthians 6:10). Coming from a rich family he knew how to enjoy good things. He had learned for the sake of the gospel, How to be abased and how to abound (Phil 4:12). He taught his disciples that though all other normal functions of a healthy life are good and permissible, they are no longer priority (1 Corinthians 7:29,30).

Jesus' Message of the Jubilee

The theme of the Jubilee becomes central to the New Testament, and as such, central to our understanding of the nature of the gospel. In the central passage around which Luke builds his gospel and the Acts, Luke 4:18, Jesus declares his mission and as he does so, he inaugurates the Jubilee eternally.

Here Jesus declares his commission and ours, his gospel and ours. It was to be good news for the poor? But what could be good news to the poor? What is the master talking about? What is the content of the gospel?

He describes it as a proclamation of freedom, as a release from oppression, as the coming of a special year. What do these phrases mean? These are allusions and references to the Old Testament idea of the year of Jubilee. He is declaring that the Jubilee has come - forever. The rest from oppression, slavery is here, forever.

The scroll he had been given in this little synagogue in the little Jewish enclave of Nazareth, (amid so many foreign villages), contained a passage in Isaiah 61:1 - one of the servant songs, one of the four songs about the coming Messiah. He speaks of the year of the Lord's favor. The Jews had been exiled because of their disobedience about this year. For 70 years the land was left fallow to recover from 490 years of use without rest. And their expectation was that when they returned, the land would again be blessed by God.

But the expectation was not fulfilled and 400 years of silence from God settled on the land as they awaited a Messiah. So when Jesus quotes this verse he is saying he is the Messiah, the one who brings the Jubilee.

Isa 49:8 calls this year, the time of my favour, the day of my salvation. This day would be a day of covenant, this day would be a day of restoration of the land, this day will be a day when captives, slaves, oppressed people will find their chains fall off. Paul in 2 Cor 6:2 tells us, “now is the acceptable time, now is the time of my favour.” We live in the now of the Jubilee. This is good news for the poor.

A Liberating Gospel

To be set free from slavery is surely good news. To be released from oppression is surely good news. I recall setting free a brother in Hong Kong, Timothy from demons that had been there since he had been thrown out of home. What wonderful joy and new freedom in the life of this young believer! Some years later I came back to find him a leader in the ministry. The joy of his new found freedom.

An Ecological Gospel

The Jubilee is the restoration of the land, a restructuring of the human-land relationship. We are to manage the land not to abuse it. To manage, to steward is to care for, to protect, as well as to develop the productivity of the land.³ Jesus aim is to bring all of creation out of its bondage and set it free (Rom 8:21). As the good news of the Jubilee is preached, so the land is allowed to rest. Christians restore the land, they manage the land. But more than that Christians wait for the promised land, the return of the Messiah to rule for 1000 years and bring right relationships to the land.

Evangelism this decade will hinge on Christian leadership of urban and rural environmental issues. As you are working to establish housing for the poor, to enable a community to raise a sustainable food supply, the reason for your care for the land becomes the centre of your conversation.

I watched the celebrations, and sudden release of spiritual life when the people of Tatalon, a squatter area where I lived, were given rights to the land on which they had been illegal for so many years. In involvement with the poor in these struggles we find a ready, open door for the gospel.

The way that the created order can be reinstated to God's original purpose depends upon the proclamation of the Good News (Mark 16:15). Creation groans until the message of the gospel has penetrated to every nation, every person (Rom 8:19, 20).

A Celebrating Gospel

In the Jubilee, life becomes a celebration. Even within the simplicity of Jesus' lifestyle, he did not consider things as evil. Jesus knew how to enjoy dining with the rich, yet for the sake of the Kingdom of God, he chose to come to a family who could not afford the dedication offering of the poor (Luke 2:24). He was accused of being a party-goer - and he was. He loved life and people. This is where he did his evangelism. For as the proclaimer of Jubilee, he was calling people to celebrate.

Our task is to bring the joy of Christ into situations of darkness, the hope of Christ into situations of despair.

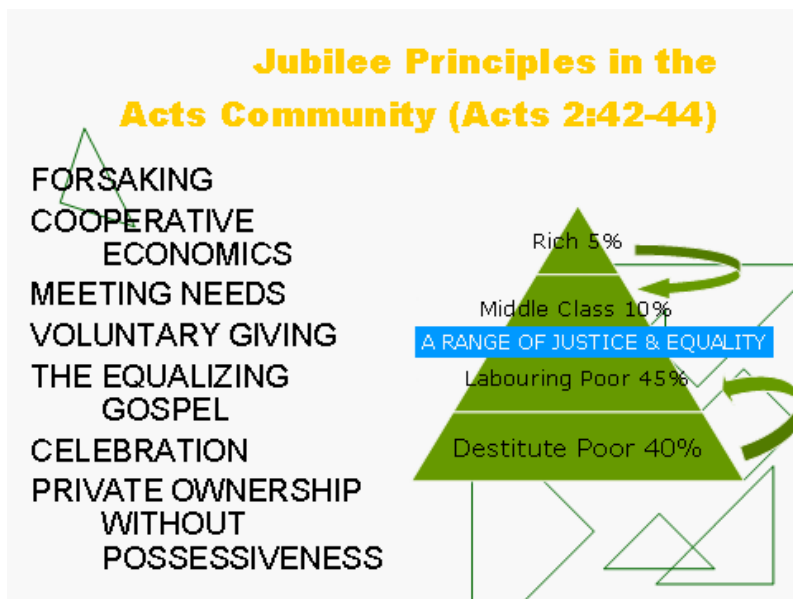
A Reconciling Gospel

Immediately after declaring his mandate, Jesus began to talk about ministering to Gentiles. It seems like it was a big mistake!! the talk turned from respect for this local son to murder. They tried to murder him!!

It was no mistake. The Jubilee is reconciling. And that is the basis for a multicultural church. In New Zealand we developed a cell group among Indian migrants. It grew from four to at times 50. Rejected, jobless, this became the place of love for people. I remember one Hindu lady saying, “I am not a Christian, but this is place where I feel loved each week.”

Jubilee and International Redistribution (2 Corinthians 8,9)

The principles of Jubilee as evidenced in Jesus community, then in the Acts community are further extended globally in Paul’s teaching on global redistribution between the churches. What does this mean for us? We are to share from our resources so that others are uplifted, so all come to some level of equality and justice.



The Poor in the Kingdom

The Spirit of the Lord is upon me, because he has anointed me to bring the good news to the poor. He has sent me to release the captives and recover the sight for the blind, to let the oppressed go free.

This was the announcement of Jesus public ministry in Luke. With this choice of scripture Jesus and God make clear the job of the herald of the Kingdom and those who are in the Kingdom. Jesus was the incarnate God here to free the poor and proclaim the

Kingdom. There were many other thing that Jesus did and preached about: forgiveness, die for our sins, to help us see. But here Jesus lets us know what the Kingdom is about. It is with this announcement we get the first taste of Jesus economic agenda. The other information that points to Jesus plan is the actions that followed this announcement, namely Jesus ministry. Jesus ministry following this announcement was exactly like he predicted. Jesus spent most of his time with the poor. He spent much of his time healing the sick and helping the blind see. If we look back on our Old Testament word studies, Jesus a first century Jew would know that this scripture from Isaiah was not talking about the spiritually poor, but about those who have been forced into poverty with no way out.

Jesus spent most of his time amongst the poor of his day. It is from this and Jesus' teachings that causes James to declare they, not the rich of this world will be the heirs of the Kingdom (Jam 2:5). Jesus taught that it was possible for the rich to enter the Kingdom, but that it was very, very, difficult (Mark 10:25)

Some of his disciple were poor as well when he chose them. They were called to give up everything for the Kingdom. Jesus also taught his disciples that those who do not care for the poor were not going to be part of his future Kingdom (Mat. 25:31-46). Concern for the poor is not an option for the children of the Kingdom it is our central mandate. It is to this standard that we will be judged in the end times.

Dangers of Wealth and Property

*The poor are blessed,
Poverty is a curse.
The rich are cursed,
Riches are a blessing,
....but very dangerous.
Therefore we should give them away again.*

Worshipping Possessions

Jesus gave us a choice. In Matthew 6:24 he tells us that we cannot serve God and mammon. It is a choice! But cannot! It is an impossible impossibility. Both require 100% commitment. You either love the one and hate the other or you are loyal to one and hate the other. Money never satisfies.

Jesus made the choice. He could have come as rich man or as emperor. But he came to a stable. He could have chosen to be a Saducee but he chose to be a poor wandering scribe.

The rich young ruler made a choice. He could choose wealth or Jesus. He knew it was an either/or choice. He chose his trinkets. He went away sorrowful.

How hard, Jesus explained to his team, How hard it is for a rich person to enter the Kingdom of God (Luke 18:24).

Covetousness (Luke 12:15; Ephesians 5:5; Exodus 20:17)

In the New Testament there is a word used 19 times. It means striving, desiring material things. It is a greedy compulsion to acquire more and more, the desire to acquire. Col 3:5 tells of "...covetousness which is idolatry...". Why is it idolatry? We desire the thing rather than the creator.

Paul commands that we *don't even have lunch with another Christian who is ... greedy.* (1 Cor 5:11) and tells us *the love of money is the root of all evils* (1 Tim 6:10). You cannot serve God and money.

Blindness to Other Needs

Riches are a protection for the rich from the realities of those around him (Prov 18:10). They may cause him to ignore the needy around him. It was because of this sin that

God condemned the rich man in the story of Lazarus and the rich man (Luke 16:19-31). *If anyone has this world's good and sees his brother in need, yet closes his heart against him, how does God's love abide in him?* (1 John 3:16). You cannot love God and money.

Spiritual Blindness

The cares of the age and the delight in riches choke the word, and it proves unfruitful. (Matt 13:22) But even within the simplicity of Jesus' lifestyle, he did not consider things as evil. No, even though *the Kingdom of God does not mean food and drink, but righteousness and joy and peace in the Holy Spirit* (Rom 14:17). For the sake of the Kingdom of God, Jesus knew how to enjoy dining with the rich, yet for the sake of the Kingdom of God, he chose to come to a family who could not afford the dedication offering of the poor (Luke 2:24).

Jubilee in the Jerusalem Community

In the Old Testament the economic principles of the Kingdom were seen demonstrated in a nation. Since Jesus' coming, they are demonstrated in communities of believers, communities of the King. We see these worked out within Jesus band of disciples with their common fund, from which they gave to the poor (Matt 26:9).

Celebration

The disciples worked these out also in the Jerusalem community. The first principle is celebration. *They partook of food with glad and generous hearts* (Acts 2:46). The Jerusalem community celebrated life, enjoyed its goodness, but for the sake of their own souls, for the sake of the Kingdom, and for the sake of the needy deliberately forewent their rights.

Communal Sharing

Acts 2:44 says, *And all who believed were together and had all things in common.* The second principle is sharing. This was but an extension of the teaching of Jesus, demonstrated in the common purse of the disciples. It is an extension of the principle in the Old Testament: equality, not an utopian equality, but an equality in spirit that results in an active equalizing.

Forsaking

And they sold their possessions and goods ...(45).

Principle three is “forsaking”. this we've mentioned above. The motivation for such drastic action is threefold:

- Because one cannot serve God and money.
- Because of the needs of the battle, the needs of proclaiming the Kingdom
- Because of compassion for the poor and needy since *If anyone has this world's goods and sees his brother in need, yet closes his heart against him, how does God's love abide in him* (1 John 3:17).

Meeting Needs

...and distributed them to all. as any had need.

Principle four is to meet the needs of those within the community... The result? a single-mindedness to God, a love for each other and a dynamic witness.

Private Ownership Without Possessiveness

Acts 4:32 tells us *the company of those who believed were of one heart and soul, and no-one said that any of the things which they possessed was their own, but they had everything in common.*

Principle 5: Some continued to possess things, but they gave up the attitude of protective private ownership.

Voluntary Giving

It was a voluntary thing. Acts 5 tells us the story of a couple who tried to cheat God. In verse 4, Peter tells them *while the property remained unsold, did it not remain your own? and after it was sold, was it not at your disposal?*

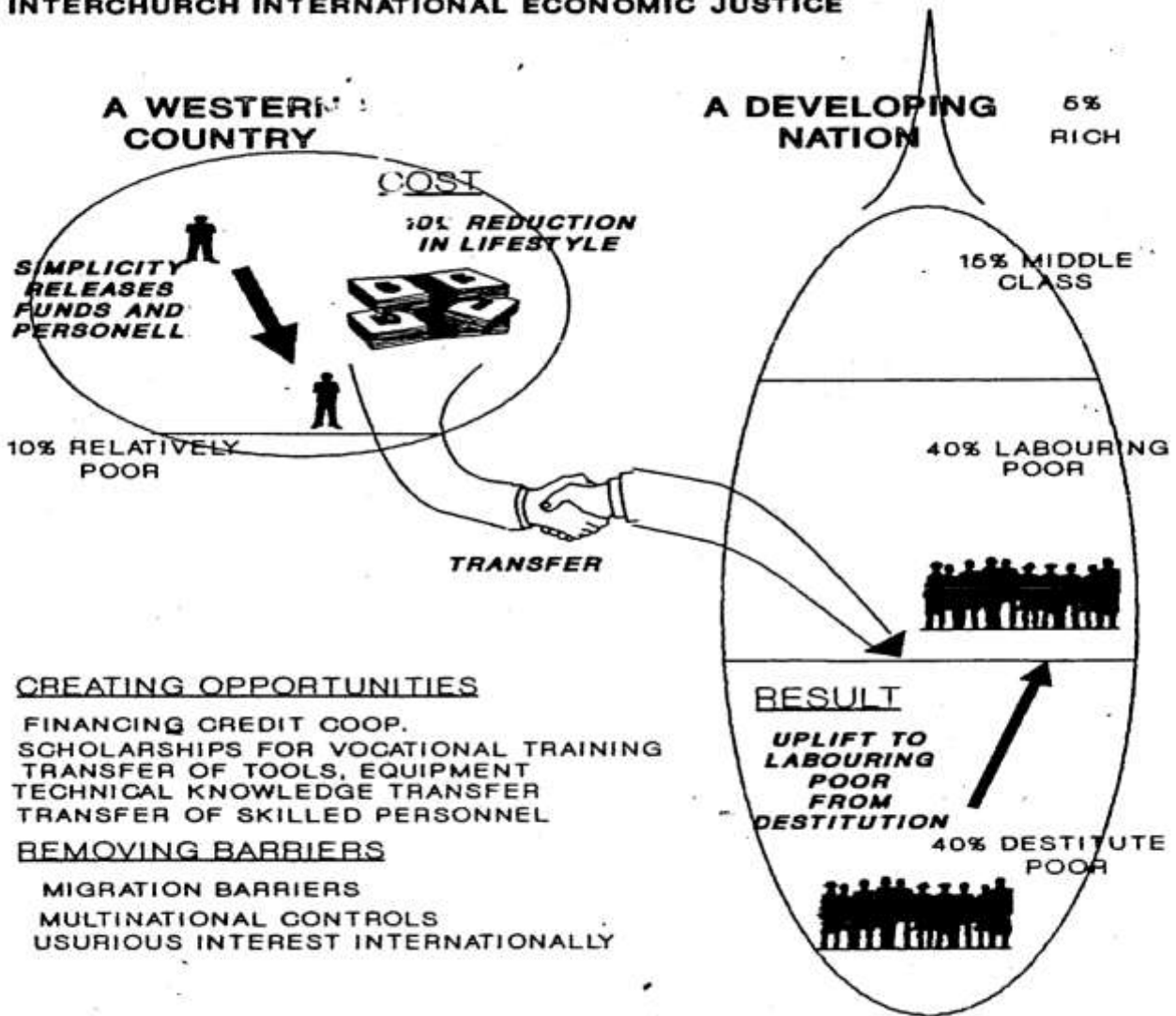
The Equalizing Gospel

In this community we see the equalizing effect of the gospel. The poor had their needs met. *There was not a needy one among them.* (Acts 4:34). The rich are brought low. Jesus' brother tells us *Let the believer who is lowly exalt in being raised and the rich in his humiliation* (James 1:9).

For the Kingdom uplifts the poor, but the rich refuse to enter it. There is an equalizing effect in the gospel. But at what level is this equality? Do all of us receive a mansion and two cars? No! it is the level of basic needs.

For we brought nothing into this world and we cannot take anything out of this world, but if we have food and clothing we shall be content (1 Tim 6:6-8). Basic needs vary according to many factors, so this is not a fixed level - a family of 12 needs more than a single person. It is a voluntary lifestyle. The outward action depends on the inner values. Some call it a simple lifestyle. For most it is a sacrificial lifestyle where we learn to depend on our heavenly father for our basic needs rather than become anxious (Matt 6:25-33).

SACRIFICIAL, SIMPLE LIFESTYLES
INTERCHURCH INTERNATIONAL ECONOMIC JUSTICE



II CORINTHIANS CHAPTER 8 AND 9

International Redistribution (2 Corinthians 8,9)

The principles of Jubilee as evidenced in Jesus community, then in the Acts community are further extended in Paul's teaching on global redistribution between the churches. God didn't intend exact equality but he did intend justice and levels that feel equal and free and creative.

There is no teaching on tithing in the New Testament. But there is teaching here on sacrificial giving. A good starting point for giving is to follow the Old Testament principle of tithing for the poor, plus a tithing of a tithing for the full time Christian workers, such as pastors. We can move money to the poor as we have workers among the poor, so the support of missionaries is a critical part of our redistribution.

We can marry this principle of redistribution with the principle of social justice in the principle of distributive justice at national levels. There will not be a clear Christian consensus as to the extent Government should be involved in such distributive justice

as it is a balancing act between the Biblical imperative of rulers to make sure the poor are provided for, and the Biblical theme of limits on the authority of government. Penk, (2008) and Thomas (2008) seek to balance these principles in their evaluations of the New Zealand taxation regime. Throughout the last century, most theologians have argued for the importance of care for the poor. Right-wing American theologians tend to err on the side of limiting government involvement.

Work and Leisure in the New Testament

With a new role to proclaim the Kingdom, and a new community to demonstrate it, do we still need to work? This was the question of the Thessalonians, who were so expectant of Christ's return to establish his Kingdom that they stopped working.

Christ like the Father, places a high regard upon work, by labelling himself a worker (Jn 9:4, 4:34, 5:17). He also is very familiar with the jobs of the poor and the rich of his time. The use of these parables enabled him to teach in a way that he would be understood, but it also places a high regard upon work. If our work gives glory to God or it serves humanity then it can be seen as a Kingdom job (Ryken 87).

Alongside our food producing jobs we have a primary job that all children of the Kingdom must do. Our primary work is now to be labourers in the Kingdom reaping a harvest (Matt 9:37,38) but to do this we need *to aspire to live quietly, to mind your own affairs and to work with your hands, as we charged you; so that you may command the respect of outsiders, and be dependent on nobody* (1 Thes 4:11,12). We now work for a new set of motivations:

- to extend the Kingdom, by commanding the respect of outsiders.
- to be dependent on nobody and
- to support others. (Acts 20:35), both the needy and those involved in proclaiming the Kingdom.
- The thief must learn to work with his hands (Eph 4:28) so as to give to those in need.

Education in the scriptures is always considered good. Knowledge is essential to wisdom. In acquiring knowledge we learn of God. Working at a good education honours God.

A full-time worker is to be supported because of his hard work (2 Tim 2: 1-6). *The labourer is worthy of his wages.* (1 Tim 5:18) However the normal approach of the early church was to depend on laymen and lay elders who supported themselves. When an older person had proven his worth he was to be *worthy of double honour*.

In contrast, the Old Testament provision of manna, is the basis for Jesus' teaching to the apostles, that they are not to worry about food and drink, for if they *seek first his Kingdom, all these things will be yours as well. Therefore do not worry about tomorrow.* (Matt 6:25-

33). Thus missionary pioneers, both overseas and within New Zealand look to God through prayer for provision.

William Carey lived by the principle (derived from the Moravians) of business as mission. From his business enterprises he supported his apostolic roles and those of his team. Hudson Taylor by contrast, chose to “live by faith”, forming what is now Overseas Missionary Fellowship on the basis of covenant with God that God would provide in answer to prayer alone, coupled with wise communication, but non-solicitation. Both provide an expandable base for new workers to come into the apostolic bands, self funded, not dependent on past sources of funding.

This is not the same as the fundraising of the American society. Nor are faith missions the same as faith-based organisations of the American society dependent on a whole system of accessing grants from foundations and government in a government – church symbiosis.

In our context, where society is based on monthly or yearly provision, there is sufficient for each month or year. Thus, those who live by faith are often seen to be struggling. They do not have money put aside. Thus in the Lord’s prayer, Jesus teaches us to pray, *give us this day, our daily bread.*

Rest is also a key part of life for those who are part of the Kingdom. Leisure can be defined as a time free from the constraints of work and other obligations of living. It is a time to cultivate an enriched state of being. Jesus was the herald of the Kingdom and he taught us what resting in the Kingdom should look like.

The first and foremost leisure time for Jesus was his time of prayer in a lonely place. Jesus, in order to enrich his state of being, turned to his relationship with the Father for help. He knew that this was the priority of the Kingdom when it came to rest. The other form of rest came in the form of fellowship. Jesus loved to spend time both with regular people and his disciples. This for him many times was his way to rest and he called his disciples to rest with each other (6:31).

Principles of Economic Discipleship Summarized

The following chart summarizes the 10 Principles of Economic Discipleship. Each principle stems from the nature of God in Genesis 1, is seen in the Jubilee in Leviticus 23, is part of Jesus teaching and lifestyle, is reproduced in the Acts community, and is taught by Paul in the epistles. Each situation is different, but the principles remain.

Ten Principles of Economic Discipleship				
Principle	Genesis	Jubilee	Gospels & Acts	Epistles
1. The Worth and Dignity of each Individual	Created in God’s image		Care for the lame, blind, needy, widows	Core for widows, orphans
2. Creativity	God the creator			Spirit sets free

Economic Discipleship

3. Productivity	Good outcomes	6yrs and 49 yrs of productivity	Parables of multiplying seed as a Kingdom principle	
4. Cooperative Economics	Let “us” make		Common purse, Not a needy one among them	Provide for others
5. Work & Rest	He makes He structures God rests, Sabbath rest, Jubilee rest	Sabbath, Jubilee rest	Jubilee come Labour in the gospel	Work with hands (1 Thes 4:11), provide for family and for needy Rest
6. Detachment & Simplicity				
7. Redistribut’n for Equality	Abraham tithes	Jubilee –return of land	No needy one Weekly Giving	Global redistrib’n (2 Cor 8,9) Role of a Deacon
8. Management, Savings &	Manage the Earth, Jubilee cancels debts	Land needs rest	Parables of Stewardship, Debts cancelled	Owe no person, Simplicity
9. Celebration	It was good	Blow trumpet	Worship daily	
10. Ownership, Land & Property Rights	Each family to own their own Home (including Levites)	Each family to be given back land All to own	Forsake all, yet own home	Provide for Family (1 Tim 5:8)

The Choice

What is the action you need to take regarding finances? Is it to make the basic decision to put first his Kingdom? Is it to get out of the terrible grasp of riches and covetousness? Is it forsaking all, in order that you might proclaim the gospel? Is it to work harder in order to help those in need? Is it to share the possessions you have?

God is very creative. There are many alternatives. Which is the alternative he is speaking to you?

Chapter 4

Practicing Economic Discipleship Today

Managing Resources

Questions abound for most of us. How do I manage the money God has given me? How do I increase it? How do I spend it? What about debts? savings? insurance? partnerships?

Two things will help. An economic discipleship group where you meet weekly to work through these issues to an understanding of Biblical principles and simple tools for the practice of financial management.

What is Financial Management?

Financial management is the wise allocation of the monetary resources that God has dispensed to us for the maximum extension of the Kingdom of God.

This presupposes the need for wisdom in handling money matters. Solomon, the wisest and richest King in Israel wrote the book of Proverbs so that men and women might know wisdom (Proverbs 1:1-6). Many of these proverbs relate to management. Wisdom is the ability to understand the situation, anticipate consequences and therefore, make sound decisions. It is a rare combination of discretion, maturity, keenness of intellect, broad experience, extensive learning, profound thought and compassionate understanding. But true wisdom begins with the fear of the Lord (Prov 9:10, Psa 111:10). And the right kind of fear is that which springs out of a true love for the Lord. It is standing in awe of him. Because we know how great He is, we are careful to obey him.

The allocation of resources requires planning in order to control their use and misuse as well as to give attention to the different needs according to priorities. All plans should be committed to the Lord (Prov 3:5, 16:3, 19:21, 24:3).

Stewardship for the Giver and Owner

God is the GIVER of all things because he is the CREATOR of all things (Gen 1:1, Jn 1:1-3) and therefore He is the OWNER of all things (Gen 14:22, Psa 24:1-2). Despite our sin, He has freely given us salvation through his own Son and through Him also he has provided us with all our needs (Rom 8:32, Phil 4:19). But he has delegated to humanity the rights and responsibilities of having dominion over the earth and all living creatures. People then are managers on behalf of God, accountable to God and required to rule as God would have him rule. They own nothing but have everything on trust. They are God's STEWARDS on earth.

Heavenly Goal Orientation

The Christian steward works for a GOAL - that of the maximum extension of God's Kingdom. Everything that we do should relate to this goal. We must manage our earthly affairs such that they contribute to the heavenly goal.

Small Group Discussions

Principles of Personal Financial Management

The following are six Level 1 weekly discipleship studies for small groups or couples. All believers are encouraged to think through these basic principles of economic discipleship. Following that are six Level 2 studies dealing with macro-economic issues for leaders in the church or Christians in secular society leadership roles.

Study 1 Work and Rest

God is the first worker and the first restorer. Review the notes on rest above and on celebration as part of Jubilee lifestyle.

In the New Testament there is a strong sense of God having a call, a vocation for each person.

To Discuss and Do

- Is yours the sin of overwork or laziness? Which is worst?
- What are the rhythms of physical rest you have weekly, every 10-12 weeks, yearly.
- When are the times you set aside for days of prayer and meditation
- Each day how well do you enter the peace of Christ through the word and prayer
- What is your vocation? Your sense of what you are destined to work towards? How has God shown this to you over time? How are you progressing towards this?

Study 2 Principle of the Ant

Life is lived in cycles (Ecc 3:1-9). There is a time to save and a time to spend. We all save, even if we only save our salary for a few days. Prov 6:8 encourages us to follow the example of the ant; during a time of abundance, we should put aside money for the lean years. Prov 21:20 says *The wise person saves for the future, but the foolish spends whatever he gets.*

The principle behind savings is consistency. You have to stick at it. After a while it becomes second nature. Some people teach give 10% to the Lord's work, save 10% and budget the rest for the present needs. In New Zealand, once you can buy a house to live in, your money will continue to increase, so save for this first. Set aside also a certain percentage for emergencies such as sickness, unexpected guests, or deaths.

If you know you will get married, you should be saving for it. Similarly a wise person looks ahead, for they see hard times and plan for them (Prov 27:23-27; 14:16). But you don't need to save a great nest egg for some unknown future calamity.

We need enough money to:

- Care for relatives (1 Tim 5:8; 2 Cor 12:14; Mark 7:9-13). For this reason we're told to *develop your business first, before building your home* (Prov 24:27).
- Pay taxes and other payments imposed by the government (Matt 17:26; 22:21; Rom 13:6).

To Discuss and Do

- Work out what 10% of your monthly income would be and where to save it.
- Decide on what purposes you want to save it for.
- Describe the level of your income needed to meet these goals
- Have you fully exercised integrity in paying your taxes?
- Talk these ideas through with your group

Principle of Consistency as a Wise Steward

What then are some qualities of a steward (or manager) as mentioned in the Bible?

They are faithful and wise (Luke 12:42), honest (Luke 16:1-9), trustworthy (1 Cor 4:1,2), and employs God's given blessings for others' welfare and good and not only for their own (1 Pet 4:10). They do not work for their own luxury and selfish enjoyment.

To Discuss and Do

- Discuss areas of inconsistency in your use of finances and work habits.
- What changes are needed?

Study 3

Principle of Budgeting in Use of Resources

Take a budget sheet home the week before and work together with your spouse in thinking it through.

After the first fruits for the Lord's work (the poor, missions, local church) as a symbol that it all belongs to him,

While reading some patristic documents recently I was startled to discover that the Church Fathers are univocal in their insistence that the bulk of the revenue collected by a local church belonged by right to the poor. There was no expectation among them that a large percentage of what was collected by a local congregation would be used for its own maintenance and ministry. In fact, to do so would have been viewed by them as a misappropriation of funds.⁴

The amount left needs to be allocated according to priorities. It is here that many problems arise. Often, because we have given to God first, we think God will bless us and then we spend our money on any thing we feel we need and desire. What do you think will happen?

An effective steward is one who plans on how best they can benefit from what they have NOW. This means:

- Meeting your own needs and responsibilities
- Increasing your available resources.
- For what purpose? That they might be even more useful in extending the Kingdom.

To Discuss and Do:

- Describe your ten or 30 year plan for increasing your resources. Land, houses, means of production, knowledge, networks, businesses?
- How will you use these to serve others?
- Who are your currently responsible for in your family?

⁴ <http://www.relationaltithe.com/pdffiles/EmbezzlementPaper.pdf>

Study 4 Debts & Loans

The basic principle in Rom 13:8 is to *owe no one anything*, since *the borrower is servant of the lender*. (Prov 22:7). So if you can pay your debts do so today (Prov 3:27,28). There is no *pantang-utang* (a Filipino debt of gratitude, it doesn't need repayment at least for now, but it remains in the back of our minds) in the Kingdom of God. We are to work to support ourselves, to live within our means, and we are to look after our poor.

Charitable Loans

In lending to a poor believer we lend without interest (Lev 25:36). Since *they who are kind to the poor, lend to the Lord* (Prov 19:17). Indeed Jesus takes the principle of giving generously even further in Luke 6:34,35: We should *lend, expecting nothing in return*, being unconcerned with the fact that it cannot be repaid. Good will come to those who lends freely, conducting his affairs with justice (Psa 112:5). There is no 5:6 in the Kingdom of God (Indian money lenders in the Manila slums lend five pesos today and you must repay six pesos tomorrow). If a poor person is so poor that the only collateral they have is their coat, return it to them that day (Lev 25:26; Deut 24:10-14).

Since the poor get poorer and eventually become slaves, the Lord commanded periodic canceling of debts and release of those who had been enslaved (Lev 25:10).

Don't make loans to strangers (Prov 6:1-5; 11-15; 20:16; 27:13) and don't countersign a note unless you have extra cash (Prov 22:26,27).

Commercial Loans

Notice that all the above instructions are in the context of lending to help people get out of "personal poverty." It appears that at the time of the Exodus and on into the Monarchy borrowing capital for business was not highly practiced.

In modern society, commercial loans are considered as a way of giving money to a person to manage for a fixed length of time. This person through business of investment is to make money-enough for himself and enough to repay the back capital plus interest. It is a contract between borrower and lender that benefits both.

Do not borrow on depreciating asset (i.e. on things that will decrease in value) since the loan will not increase your money and you will be unable to pay it back (e.g. do not borrow money to buy a motorcycle for personal use since it decreases in value yearly). On the other hand, if you borrow to buy land or a motorcycle to extend your business contacts you will make money, since land over time always increases in value and business contacts bring more income). If this advice to weigh risks carefully is followed Rom 13:8 will be fulfilled to *owe no one anything*.

*O Peter don't you call me, cause I can't go,
I owe my soul to the company store.*

To Discuss and Do

- Do you have debts?
- What is your plan for working out of these?
- Who will work with you on this month by month to keep you accountable.

Partnerships

II Cor. 6:14 tells us not to be mismated to unbelievers in marriage. This applies to business also. In a partnership, all partners take responsibility for management decisions. If your partner is not a Christian, you cannot be sure of their honesty, and certainly they will not be seeking as their primary objective to extend the Kingdom of God, through their business dealings. This does not mean we do not work under or employ non-Christians or relate to them. The issue here is one of responsibility for decisions. In II Timothy 2: 2-6 it tells us not to get entangled in civilian pursuits, since we are involved in the work of ministry.

To Discuss and Do:

- Discuss how you are entangled, what you want to disentangle yourself from and steps you can take to do so.
- Work out an accountability process with another person.

Study 5 Redistribution

Giving - The First Principle

Prov 3:9,10 tells us to give, first and foremost, to God, the first fruits of our work. Matt 6:33 tells us to seek him first and all these things will be added to us. It is generally considered that the tithe is a workable amount to give, though the New Testament nowhere commands this. The majority of the tithe was to be used for the poor. In the New Testament this was given to the apostles, who distributed through the deacons to the poor. A tithe of the tithe was given to sustain the temple and priests. While we no longer have a temple, we also have a collective responsibility for sustaining our worship places and pastoral leaders.

To Discuss and Do

Consider what percentage you want to put aside as first fruits of your income.

Read Acts 2 and Acts 4:32-27, then the section on the Equalizing Gospel and the section on the poor

To Discuss and Do

- Discuss if this is normative in your life.
- Which poor people do you know? Migrants, elderly, struggling young couples, friends who are struggling psychologically?
- How can you provide a supportive community for these people or others
- Is there any needy among you?
- Research how much of the Old Testament tithing was for the poor and how much for the priests?

Study 6 Simplicity as a Lifestyle vs Addictive Consumption

MY SYMPHONY

*To live content with small means;
to seek elegance rather than luxury,
and refinement rather than fashion.*

*To be worthy, not respectable;
and wealthy, not rich.*

*To study hard,
think quietly,
talk gently,
act frankly;*

*To listen to stars and birds,
to babes and sages,
with open heart.*

*To bear all cheerfully,
do all bravely,
await occasions,
hurry never.*

*In a word,
to let the spiritual,
unbidden and unconscious,
grow up through the common.
This is to be my symphony.*

by Rev. William Henry Channing
(1810-1884)

Jesus tells us to step out of the world, the desire for other things, the delight in riches. i.e. Addiction to consumption requires drastic surgery if we are to be holy. Generally we use the phrase a *Lifestyle of Simplicity* to speak of the Kingdom opposite to the greed that controls our society.

(Pull in notes)

To Discuss and Do

- What does Simplicity mean to you?
- What would motivate you to drop out of the glamour, mall, upwardly mobile frenzy of life into the simplicity of the meditative activist?
- Which of the following are you not doing?

**EARN MUCH,
CONSUME LITTLE ,
HOARD NOTHING,
GIVE GENEROUSLY
AND CELEBRATE LIFE.⁵**

- List 10 steps you will take to move in this direction.

⁵ Grigg, Viv. 2006. *Companion to the Poor*. London. Authentic.

Part 2: Macro-Economics

Chapter 5 The Co-operative Principle

What is remarkable in reviewing economic theologies over the last 200 years is the recurrence of the theme of Co-operative Economics vs. Capitalism vs. Marxism.

It begins in the “usness” of God. He is a cooperative community. It reflects the Acts 2 community and their cooperative economic processes. It has been the basis of many experiments in community in New Zealand. In the uplift of the urban poor, for the last thirty years it has kept surfacing as a critical principle for building capital among poor people.

(Expand on the principle of cooperation)

This principle is partially developed within Capitalism in the structure of companies: boards, partnerships, work teams, and in alternative economic communities: Christian communities, churches where wealth is shared, Kingdom banks, cooperatives and microfinance processes among the poor globally.

Cooperatives as Basis for Kiwi Wealth

In New Zealand it has been one of the keys to New Zealand’s prosperity. In 2007, the combined turnover of cooperatives and mutuals in New Zealand was over \$27bn, representing 21% of the country’s gross domestic product. There are a small number of cooperative and mutually-owned businesses in New Zealand, but their contribution to the economy is huge. They range from a cooperative of mobile phone retailers which has just over 20 members, through the dairy co-op which is by far the country’s largest commercial business with 11,000 farmer members, to a financial services cooperative with a little under 140,000 members – to say that cooperative and mutual business is important here is an understatement. Member-owned businesses whose shares are not traded on the stock exchange, most cooperatives keep a low profile.

Here is simple and short definition of a cooperative:⁶

⁶ The following paragraphs are based on the New Zealand Cooperatives Association website.

An organisation owned by and democratically operated for the benefit of those using its services.

The activities can be virtually any legal business operation provided for in the rules of the cooperative, and may be for the supply of goods or services to members and/or for the supply of goods or services to others.

In some ways, cooperatives operate much like any other business, but they do have a number of unique characteristics:

- they are owned and democratically controlled by their members – the people who use the co-op’s services or buy its goods – not by outside investors
- they return surplus revenues to their members in proportion to their use of the co-op, not in proportion to their investment or share ownership
- they are motivated by the need to meet their members’ needs for affordable and high quality goods and services, rather than profit for its own sake
- they exist primarily to serve their members
- they pay tax on income kept within the cooperative for investment purposes and as a reserve, while surplus revenues from the co-op are returned to the members, who pay tax on that income.

The member-owners share equally in the control of their cooperative, meeting at regular intervals to review detailed reports and elect directors from among themselves. The directors in turn employ people to manage the day-to-day affairs of the co-op in a way that serves the members’ interests.

Although cooperatives continue to change over the years, the principles with which they operate have remained essentially the same.

- Open membership – anyone who wants to become a member can do so
- Democratic control – members control the cooperative by electing its board of directors
- Patronage rebates – margins or earnings are returned to members in proportion to the amount of business done with the cooperative
- Continuing cooperative education – a duty to educate members and the public in general about our cooperative form of business as a unique and valuable part of the private enterprise system
- Cooperation among cooperatives – working together is one of the strengths of cooperatives

- Concern for community – while focusing on members' needs, co-ops work for the sustainable development of their communities through policies approved by their members

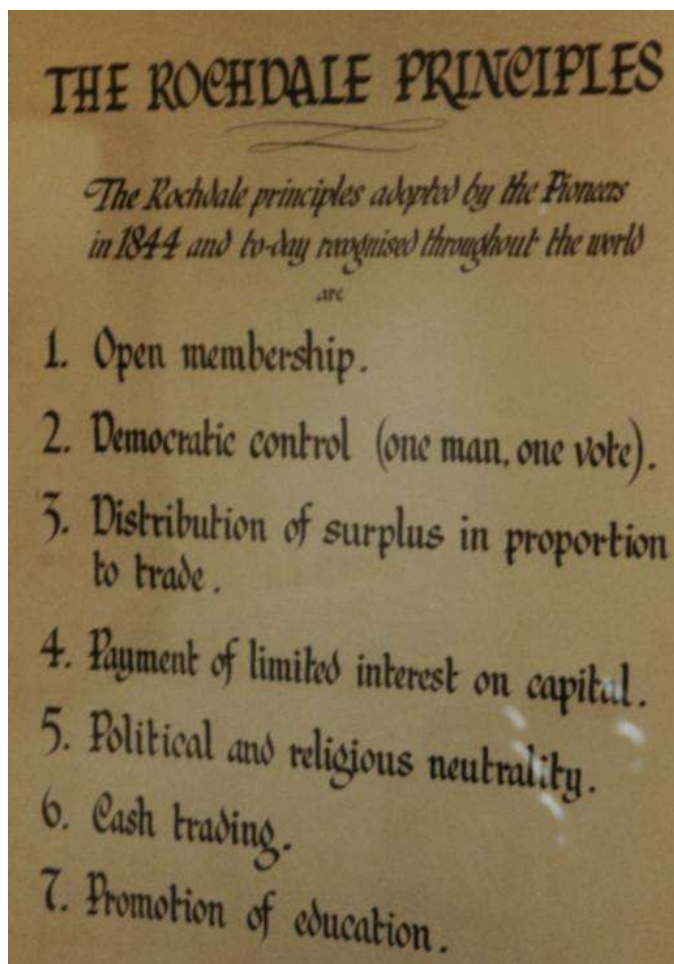
The first recorded purchasing cooperative of the modern period was called the Penny Capitalists, established in 1769 by a group of weavers in Scotland who came together to share weaving supplies.

In Germany, in the 1830s there was the option of deposits being placed with a cooperative organisation as developed by Raiffeisen. This concept caught on and eventually a bank was established. Meanwhile, during the 1840s in UK at a place called Rochdale in Lancashire (near Manchester), pioneers were establishing a trading business in basic commodities of flour, sugar, wheat etc on the basis of giving fair and accurate measure for the purchase. Such fairness in trading had been lacking with unscrupulous traders giving short measure and poor quality of goods, like having chalk in the flour.

From the development of the Rochdale business came a set of business principles which were adopted and extended into various forms of business.

The Original Rochdale principles

The operation of cooperatives was quick to catch on in many countries and a considerable period of growth ensued. The concept was widely adopted and emerged in many countries of the world. The first general cooperative was formed in New South Wales, Australia in 1859 and since then cooperatives developed throughout Australia.



One of the most successful cooperative endeavours, perhaps the most famous, is the Mondragon Group in Spain's Basque country. This began in 1956 in the town of Mondragon and enormous businesses have been developed through the widespread adoption of the cooperative business model. This is a worker cooperative, which is owned collectively by those who work for the cooperative. To this day, it is a model

example of how cooperative business can operate for the success of the people who own it.

There are strong cooperatives in most countries in Europe. With the changes taking place in the Chinese economy, there are moves for state-owned businesses to move to ownership by the people who participate and thereby become fully-fledged cooperatives. A little known fact is that in the USA, bastion of what is known as the free market, cooperatives provide half a million jobs with the six largest cooperative sectors counting 21,367 co-ops that serve nearly 130 million members, or 43 per cent of all Americans.

What is it about cooperative business that makes ethics and values important, I wondered? The answer I came up with – and tell me if you disagree – has to do with the way that a co-op operates in the market in relation to its members. It's about profit: how it's obtained, and who gets it.

Investor-owned businesses are profit-maximising entities, buying cheaply and selling dear. Part of this margin provides investors with their dividends, so it's in their interests for the company to buy as low as possible and sell as high as possible.

A cooperative, however, either buys cheaply and sells cheaply, or buys dear and sells dear. It needs to make a profit to stay in business, so it is a profit-making entity, but it's clearly not profit-maximising. These profits are then distributed to members according to their participation in the cooperative, effectively reducing even further the margin between buying and selling.

It's from this relationship to profit that the need arises for cooperatives to behave ethically and have a set of values which members know to be appropriate for their relationship with the co-op they own. As an aside, whether the type of business the co-op does is *ethical* in the modern sense of *ethical business* is another story.

However, given that the members of most New Zealand cooperatives are businesses themselves, this means that profit-maximising entities are members of a profit-making entity. Confused? I was for a while. Actually, the relationship is quite straightforward.

This perhaps explains why those with a desire to demutualise a co-op sometimes find it not so difficult – they simply appeal to the member businesses' profit-maximising instincts, without pointing out that the fundamental basis of their cooperative is quite different.⁷

Microfinances and Entrepreneurial Small Businesses

(To be developed in 3-4 paragraphs)

⁷ Ramsey Margolis, 13 August, 2008 nz.coop/cooperatives-as-religion

Economic Discipleship

(Example from Microfinances. Busseau and Grameen stories).

Chapter 6

Biblical Themes & Economic Theories

Jesus calls us to disciple the nations – to bring not just the people but the structures and the culture under his authority. Thus economic discipleship for those who have leadership roles in society or the church requires critiquing, changing, modifying, opposing the prevailing economic philosophies and powers, as we both bring the Kingdom and wrestle against the spiritualities and powers that oppress our society.

We cannot grapple with the Kingdom and the city without venturing into macro-economics, the economics of the structures of society, of aggregate groups of people within a society or between societies. Recently we have seen the emergence of a right-wing Republican style Christianity in the U.S. espousing extreme versions of Capitalism. A decade before that we have had Latin Americans espousing a baptised version of Marxism in Liberation Theology. In the Biblical tradition, both the classic Catholic tradition along with the mainline Protestant tradition has been critical of both Marxism and Capitalism, and has consistently spoken of *a third way* based on enabling cooperative versions of free enterprise within the framework of some forms of communal redistribution of wealth.

A recent buzzword in New Zealand has become “you must have a Christian worldview” Often this has included a right-wing republican evangelical economics. Is there a Christian worldview of economics? Worldviews are culturally defined and change over time. So to define a unique global Christian worldview is to run into serious absolutism in a non-absolute context. On the other hand the scriptures are truth. The truths of the scriptures become measuring sticks for developing, or evaluating or modifying all worldviews. But in every context the balance of the truths of the scriptures will be different. Thus we may have a New Zealand cultural worldview *moderated by the scriptures*, and part of that is our economic worldview. This will be different to an Argentinian or Chinese worldview moderated by the scriptures. There is no single Christian world view.

The following expand some of the themes developed in the previous simple Biblical studies related to individual, family and local community finances. These are developed into a conversation between theological principles at the heart of discussions on the ethics of macroeconomics.

Production with Social Responsibility

Social controls are necessary to check inevitable inequalities in any economic system. While we have freedom to “manage the earth”, so that it grows in fruitfulness, this does not grant freedom to “exploit the earth” till it becomes barren as has occurred in Northern India, or in the destruction of Indonesia and New Zealand’s forests. This in principle puts a limitation on the production of wealth.

Secondly, production is for the common good, the good of all, not simply the good of the individual. Overproduction or mal-distribution or lack of access to necessities are all violations of this principle of service to the common good.

The Sabbath also indicated a people orientation to efficient production is necessary. Production and wealth-making are to be paced to the needs of our human capacities. This is foundational to the development of community organisations, trade unions, cooperatives, that seek to balance the structuring of the needs of the producers against the needs of those who provide capital (the capitalists).

The Jubilee was a clear modelling of a principle of limits to consumption and speculation. It also indicated the necessity of periodic restitution, for all systems develop inequities and injustices.

The scriptures are very clear in their forbidding usury outside the community of faith and forbid lending at interest within the community of faith.

The concept of justice is not simply a grand theme but involves scrutiny in society so that there are just transactions at each point.

The nature of work being good is that products must have intrinsic value. Gambling, for example, is not considered good work for it produces nothing of intrinsic value in a community (apart from its destruction of the lives of many, particularly the poor), thus a good society would not have a gambling casino at the centre of a city.

Due regard to social and ecological consequences of production, the means of production, the relationships within the productive system, the relationships between the earth and its people are thus all inherent in the Biblical narrative and provide a basis for constant critique of all economic systems by Christian prophets.

In the area of New Zealand economics, one could ask, to what extent Evangelicals have enabled society to respect the dignity of the human being. Jane Kelsey, in *Reclaiming the Future: New Zealand and the Global Economy* (1999), documented the effects of overly rapid commitment to the positive benefits of free trade with concomitant loss of jobs in several sectors, including 21,000 in the textiles and clothing sector, the loss of sovereignty over many of our national assets leading to increasing foreign debt and increase in inequity and insecurity. This is 21,000 people who lost their sense of identity

and dignity for a time because of a Socialist vision hastily imposed on them. That violates the Biblical principles of the worth of personhood.

The Necessity of Redistribution

The Biblical statement of reality that the poor you will have with you always, linked to the core Biblical commitment to loving others results in societies that care for the weak, the widows, the orphans, lame, blind etc. We are to share one another's burdens. This requires an inclusiveness that seeks to overcome social and racial barriers (though does not fudge on distancing itself from sins of immorality, greed, homosexuality, hypocrisy, idolatry, corruption – these are not results of catastrophes, or birth defects, or social failure but rather chosen sin causes of poverty that need public opposition - a difference not evident in New Zealand Socialism, which rejects sin defined by the scriptures, the ten commandments, the beatitudes, but denounces anything that violates its ' criteria (such as Helen Clark's determination that according to socialist doctrine, all women should become production units, so daycare centres must increase with increasing government control on the training and values of the daycare providers, regardless of whether many women prefer to be first and foremost mothers and perceive of this as godly and good work, and the centre of transferral of godly societal values).

Limitations To Government

There are limits to the ruling of humanity over other humans that derive from the first chapter of the scriptures. There is a fundamentally different relationship between man and man, woman and woman to that of men and women to creation. The emphasis of our relationship to creation is an emphasis of management, rulership, as vice-regents. The emphasis of our social relationships is that of care, brotherhood, equality, justice.

Because we are born in his image, each person has an immortal soul and a conscience. Each person is accountable to God to be his brother's keeper. Thus we are to develop societies that care for each one, protecting the image of God in each one, being accountable for all around us. This is love. We are to create loving societies.



During the dispute between the prophet and people about importing the style of a Monarchy into the relatively democratic system of judges and tribes - the theocracy - in 1 & 2 Samuel, we find the prophet speaking of the dangers of centralisation of power around a monarchy, of the oppression by the monarch of the people, of the potential to enslave the people, of the increased taxation. There is a critical principle here of the diffusion of power to the people. A people is as strong as its small organisations at its base - be they small economic units, small political units, or networks of religious societies. These diffuse power and enable processes for emergence of leadership that understands the people's issues.



This is a principle violated by both Capitalism and across Western Capitalist nations over the last 60 years, as levels of taxation have fuelled growth of the governmental

money supplies and taxation has risen from 5% to 40% to over 50% for most OECD countries, increasingly centralising power away from local communities. This requires resistance, a discipleship that stands against these powers, as Jesus stood against the abuses of merchandise in the temple. This is not a statement to overthrow but to stand against the core values and principles of such centralisation of power. There is a current issue in Auckland where urban planners on the Auckland Regional Council (planners think in terms of nice clean management of infrastructure) are currently seeking to gain control of the resources of the city, and in the process disempowering smaller councils, who are integrally engaged with local issues in the communities in which they drive.

Similarly the centralizing of power in multinationals that are accountable to none except their boards and shareholders, and rarely have significant accountability as to local community consequences of their actions on the environment is an ongoing violation of this principle that requires prophetic resistance, an unmasking and standing against these powers.

Economic Theories

Let us switch approaches from beginning with the scriptures and now reflect from economic theories back to the scriptures. Thus we will begin with economists' language, and reflect on the ethical dimensions of these from the scriptures. (Though this is no course in "economics").

The Transmogrification of Money

A dollar is not value, but representative of values, and at last of moral values
Ralph Waldo Emerson.

Economics begins with money. Money is a traditional unit storing value, a unit of account. It used to be for much of history, a discrete object such as a piece of copper used as common exchange within a society. More recently it has become symbolic pieces of paper with governmental seals.

The monetary system has been morphing rapidly over the last hundred years into an international electronic network which is now 20-50 times larger than the real economies.

- It is a largely unregulated global network
- It has become volatile, as larger and larger flows occur in more and more compressed time frames.

The network includes

- the world's markets
- stocks, bonds, futures – these have little international regulation
- currency – globally related to the floating dollar, which used to be related to gold but is now related to no fixed real world entity.

Divorced from a direct connection to a physical reality currency has become a speculative instrument. Changes in demand and supply between countries affect the values of currencies, but increasingly speculators can control those values. This speculation in the money economy has hurt investment in the real economy. For example, New Zealand companies can no longer effectively set export and import prices in advance, as exchange rates and interest rates oscillate dramatically, dependent on the gambling of investors.

Interest rates need to be reasonably stable for effective investment in the real economy. If banks lower rates, investment tends to flow into stable industries such as manufacturing. Lower rates mean there will be less speculative stocks, and more long term stock investments. This increases industrial access to capital, enabling expansion of manufacturing

The current crises have resulted because of this fundamental change in economics. Supply and demand now have little to do with price changes of real items; time frames have become compressed; and a dual economy has emerged. This dual economy consists of:

- "the real economy": real products, real trade, research and services, factory workers, doctors, building roads... This has become impoverished as money has been drawn into:
- "the financial economy" which is 20 to 50 times larger. It is essentially paper money, contracts built on paper money, which in turn is built on the real economy, but multiplied so many times that any contraction could destroy all before it.

Biblical Critique: The fundamental principle of production in the Kingdom is that of giving. (II Corinthians 8: 2,15). The world's system is one of getting. Biblical Economics starts in the cross as it cuts our basic instinct to acquire. Out of the giving, comes mustard seed production. Giving (investing) capital to provide resources for expansion of production to meet needs can be an act of love that provides both new resources and work for people. Extracting money from such production for non-productive speculation is the opposite of love. It is a hatred.

Ownership

(import from notes on land rights)

Production

Economy itself is the creation and production of value. Since at its root, value is an expression of spiritual qualities with moral implications, religion which is the promulgation of values, is intimately connected to the economy. From this perspective religion can be seen as supply-side in nature...true economy becomes the active expression of God-derived qualities in human endeavor, including the process by which we give raw matter value and purpose and turn it into economic "goods" (Brooks, 27).

The Gospel creates a new productive system as new communities emerge. This dawned on me as I was thinking about why the slums generate their own economic systems. A continual influx of people creates new wealth, new markets. Similarly, as a church develops, there is an increasing amount of resources set free for the Kingdom, and a small economic system develops (unless the church invests too heavily or prematurely in buildings or pastoral staff).

Part of the *Lifestyle and Values of Servants* says this: *We will seek to uplift the economy of the poor by working where possible to get the skills to produce, the means of production and control of production into the hands of the labouring poor. This involves assisting those in the richer nations or classes in transferral of technology, tools of production, and initiating capital to the poor. We will encourage the development of cooperatives, home-based industries, and vocational training. Our intended model is development from within communities based on existing and developing values, skills and motivations of the poor, rather than large-scale externally imposed projects.*⁸

Problems with Governmental Redistribution

Until the early 1800's in England the local church was responsible for the poor of its parish. As feudalism increasingly broke down, this relationship began to shift responsibility to the Government to care for the poor. This became formalised in the 1930's with increasing redistribution by the Welfare State.

There are problems moving from spiritual dynamics to power politics. This involvement lead to removal of another limitation to the power of the Government, with concomitant loss of human liberty (hence of economy - the unfolding of ideas). For New Zealanders it has meant that the Government becomes the repository of faith, the solver of all problems.

There are problems with governments taking from the rich and giving to the poor. It imperils political liberty, discourages productivity and disassociates the wealth from those with the knowledge of investment and entrepreneurial knowledge which keys to economic growth.

And there are problems of distributing to the poor. There are always stories of scammers, and it would be wrong to glorify the poor as noble or competent as there are many lazy and indolent, and many who are poor because of inability to manage. The distribution system also tends to promote a view of the producers of wealth as the enemy, indeed a violent diabolizing of Capitalism.

It can leave the working poor with little motivation as often if they attempt part-time work they earn little more than the dole. In that sense it can enfeeble the poor in their struggles to exit poverty.

Redistribution by the Church as an alternative is based on effective diaconal development. In today's world, deacons are equivalent to social workers, or economic

⁸ Grigg, Viv. 1981 *Lifestyle and Values of Servants*. Auckland: Urban Leadership Foundation.

development experts, or budgeting managers. How many churches have highly trained social workers, budgeting managers on their staff to handle these needs. By default much of the New Zealand church has left these roles to WINZ. However within the denominations there are significant social service networks, such as the Baptist Oasis, the Salvation Army Social Services, who deliver much of the governmentally funded services to the community. Why? Because of a motivation of care within the churches.

Equality and Equity

There are also problems with definitions. Is redistribution more Christian than production? Some also equate distribution with compassion and production with exploitation.

And what is the goal of redistribution? Can we all live at the same level? Surely a family of eleven requires more than a couple. We see in the Acts 2 account that God didn't intend exact equality but he did intend justice and comparative levels that are considered equal, free and creative. His desire is perhaps best described as equity – not exact equality but a balancing within a range that is seen to be just redistribution. One helpful mantra I have used among the middle class.

EARN MUCH
CONSUME LITTLE
HOARD NOTHING
GIVE GENEROUSLY
AND CELEBRATE LIFE⁹

Tithing as Redistribution

There is no teaching on tithing in the New Testament. But there is teaching on sacrificial giving. However, a good starting point is tithing. As my father used to say, give 10%, save 10%, then live within your means.

The first priority with the tithe is giving to the poor. A portion of the tithe was to be used for the priest (the equivalent in many churches today being the minister or pastor). Not the whole tithe – many of our churches consume most of the giving on pastoral salaries rather than delivery of services to the needy.

Freedom from Oppression, Civil and Religious Freedom

Liberty is known as the supreme end to democracy. Something that my bible-believing forebears in England fought for with their blood. Freedom to worship, freedom from oppression.

⁹ Grigg, Viv. 1984/2006 *Companion to the Poor*. London: Authentic Press.

Economic Discipleship

Such liberty is fundamental to economic development. Successful wealth formation occurs in contexts of integrity, where trust in contracts, the rule of law, and supportive governmental structures is possible. Capitalism is built on such economic freedom.

Every piece of corruption, of skirting the law, of creating environments of distrust drag effective economies down, slowing wealth generation and siphoning wealth off from productive ends.

Moral Values Fundamental to Functioning Economies

- Nine Questions on Values and Economic Impact in America (Brooks p23)
- b. The One World Government
 - The post-war dream
 - The World Bank
 - The International Monetary Fund
 - The United Nations
 - Facilitating internationalization
 - Facilitating Bureaucratization
 - The Increase of Taxation from 5% to 60%
 - Its implications in term of freedoms
 - Its impact on productivity
 - Processes of de-bureaucratisation

Migration and National Economics

The scriptures are very strong on our need to care for the migrant. The book of Ruth is a story of how godly Boaz cared for her, as she was a migrant in the land. The laws of Israel specifically seek to make the migrant and foreigner welcome.

New Zealand has always been a nation of migrants and travellers from the arrival of Maori onwards. However recent acceleration of these processes and increasing failure and corruption in the immigration department under various Labour ministers has created enormous stresses on the economy.

If your house is open to hospitality you can week by week entertain one or two. But what if ten people show up every week for you to care for, without money, without work? This has been the situation of the churches in Auckland these last ten years. Almost every church in Auckland has sought to care for refugees and migrants. This is most beautiful side of the bride of Christ. Hundreds of migrant churches have also sprung up to help. However, many Christians find themselves reeling from so many demands on their resources that they simply cannot meet. What then is the appropriate reaction?

Where migrants come in legally, to a job and with skills that assist the economy, there is great pleasure by many Kiwis and particularly Christians in helping them adjust. It is costly, but most are eager to help.

When some are genuine refugees fleeing Muslim violence against Christian converts in Iran or Iraq for example or warfare in Somalia, it is very clear for Christians that we should welcome such dispossessed poor.

How do you react however, when hundreds arrive each day illegally and the government does not stop their entrance to the country? For many countries are now permitted to enter on tourist visas. But what person from a poor country where there is no work, spends all their life's savings to enter on a tourist visa unless their objective is to find work? The information at all NZ embassies says, do not enter to work unless on a long-term visa. But what person from a country where the laws are always corrupted, does not expect to enter as a tourist and find a loophole in the laws so they can stay? For them this is logical. Their laws are corrupt, so New Zealand laws can be corrupted.

One of the results of the failures of government leadership because of corruption and mismanagement of this department over the last decade is that now thousands of workers serve in the restaurants of Auckland, oppressed and underpaid for they are paid under the table. A number of language schools have been set up by foreigners, enabling the importation of others as "students". Similarly in the fruitpicking industry, where a hole in the law was created for such migrants up to 7 months, there are many exploitative practices occurring, such as a campsite of workers I visited up North, living six to room in tin sheds, paying \$100 a week each for such accommodation.

For discussion: What is the Biblical response to illegal migrants and overstayers? What are practical responses? If this year I have helped 20 migrants at the cost of thousands of dollars in food, trips to airports helping with passports, where possible finding work, all who came in as tourists, all expecting to find gold, all except two who had to return with nothing, what advice would you give me? What directives would you give the government?

Chapter 7

Kingdom, Capitalism & Marxism

*You are not social managers, political leaders or functionaries of a temporal Power.... a soul living in habitual contact with God will know how to care for the poor without surrendering to sociopolitical radicalisms, which in the end are shown to be inopportune and counterproductive. Whatever the miseries of suffering that afflict man [and woman], it is not through violence, the interplay of power and political systems, but through the truth concerning man [and woman], that he[*she*] journeys to a better future. (John Paul III)*

Biblical Critique of Theories of Economic Development

As stated earlier, since the axioms of Christian development theories are rooted in revealed truth, and integrated around the person and nature of God, they both clash with all “humanistic” theories, (where the integration point is humanness) and yet uphold those parts of these theories which are in fact true. Let us consider some of these theories and some of the issues involved.

Capitalist Theories

The Linear Take-Off Theory

William W. Rostow’s theory entitled *The Stages of Economic Growth*¹⁰ tried to distil from the experience of rich countries a set of rules which poor countries should follow if they are to “take off into self sustained growth.” He decreed that that this is a stage taking 20-30 years when the economy and the society of which it is part transform themselves in such a way that economic growth is more or less automatic. The preconditions for take-off he determined as being:

1. An increase in investment flow in one or more substantial manufacturing sectors (known as leading sectors).
2. This leading sector is then the vehicle for the diffusion of new production techniques to other groups and society as a whole needs to respond to these indicators.
3. This must go hand in hand with the existence or quick emergence of a responsive political and institutional framework.
4. To perpetuate this growth a high percentage of real income needs to be returned to productive investments.

With this very brief overview let us make a few comments from the scripture. I will not present all critiques of such a theory but just those pertinent to Christian theory.

Dualism

The first major criticism is the criticism of the concept of encouraging “dualism” in the society, a theory popularized by J. Booke in his book *Economics and Economic Policy of Dual Societies*. This dualism is where a portion of the population enjoy the fruits of modern

¹⁰ William Rostow. *The Stages of Economic Growth*. 3rd ed. Cambridge: Cambridge University Press, 1991.

society while the masses remain locked in abject poverty. i.e. the rich get richer and the poor get poorer.

The biblical comment on this stems from the concept of “shalom” which has meanings of “well-being, of freedom, from what threatens this well-being and fulfilment, of freedom from want, and injustice, freedom from external warfare and from division within. It is a common participation in and harmony of the people with its leaders.”¹¹

All development programs involve improving the lot of a few for the good of the whole and hence involve inequalities,¹² but to deliberately create a disparity, to fail to provide significant development plans for the bottom 40% is to destroy shalom deliberately and must be prophetically denounced.

Dualism tears the shalom of developing countries in places, creates greater and greater poverty for the rural poor and urban workers, and greater wealth for an elite class. Not only so, it destroys the cultural fabric of the society, another essential stabilizing factor in shalom. By causing the rich agricultural barons to invest their money in the industrial leading sector, little is reinvested in the rural areas, hence no intermediate rural industry is developed, to create employment in the rural areas. The result is massive urbanization and millions of squatters and slum dwellers in megacities.

Throughout the scriptures God continually sought to equalize the discrepancy between rich and poor. This oppression of the poor by the rich is also perpetuated in the continued suppression of workers wages in the expectation that eventually the greater majority will benefit. Perhaps the ringing words of James are pertinent here:

Come now you rich, weep and howl for the miseries that are coming on you... behold the wages of the labourers who moved your fields which kept you back by fraud, cry out; and the cries of the harvesters have reached the Lord of hosts. You have lived on earth in luxury and in pleasure; you have fattened your hearts in a day of slaughter. You have condemned, you have killed the righteous; they do not resist you. (James 5:1-6)

Dependency

A further consequence of the application of Rostow's theories is described in a number of theories classified under the title of *dependency theories*. In brief these say that the economy of the third world country becomes a satellite of the Western powers and that of the rural areas of the westernized megacities. The flow of money and natural resources is to the West, who exploit the country by a number of means, primary amongst which is their multinationals.

¹¹ Harvey L. Perkins. *Shalom as the goal of development*. Colleagues in Development: Bible Study Series Singapore: Christian Conference of Asia (mimeo-series 1977).

¹² Chapter 1 in *Beyond Manila* by G. Castillo has an excellent analysis of inequalities within the Filipino setting.

Leviticus gives a vignette analysis of the effects of righteousness on an economy contrasted with the effects of corruption and unrighteousness. Amongst the effects it talks of are *you shall sow your crops in vain, for your enemies will eat them* (Exodus 22:25).

It is not God's desire that rich business men and women, politicians and Westernized planners should sell their own birthright, to foreign nations. Hence, Christians in positions where they can influence such policies must seek to change them. God's desire for Israel was that they become a nation, that they be slaves no longer. God has broken their chains and would make them walk with dignity (Leviticus 19:9,10).

In New Zealand the international pressure to sell publicly owned enterprised, capitalized by the people of New Zealand over decades into the hands of foreign capitalists has had devastating effects on our rail system, allowed for massive destruction of native forests as European pine is planted to replace them for the sake of profit, destroyed one of the worlds best eclectricity stestems in the name of "competition" i.e. letting foreign companies gain control, etc.

The Nature of Humanity

Humanity of Infinite Worth

At this point we need to return to the nature of humanity in the scriptures. Human beings were made in the image of God, and because of this are of intrinsic worth, and infinite value – each man and woman. This is brilliantly described in Proverbs 4:31, *He who oppresses a poor person insults his maker*. Even to give a cup of water is upholding that reflected image of God in humanity (Matt 25:41).

Humanity is Creative

God is a creator, so also human beings are creative. Our work too reflects God's character for God works (Gen 2:1). He requires rest to maintain his creative strength. Humans are not machines. Both Marxism and forms of Capitalism differ from the Biblical view in their concept of humanity. Both seek to accomplish the good of society as a whole at the cost of the individual. It matters little whether the individual is crushed as a cog in the machinery of production (Capitalism) or as a cog in the worship of the Government (Marxism). In both cases humanity is at the service of the economy.¹³ Economics is God. The economics of the Government is God.

The Equality of Human Beings

Humanity, like God (a trinity) is also a fellowshipping, communicating, communal creature. Over creation humanity is ruler, but with another human we are not rulers but brothers and sisters. Jesus told us call no person "master" or "father" for you are "all brothers" and you have one teacher, one Lord, one father. "He who is greatest among you shall be your servant" (Matt 23:8-12).

¹³ Gheddo, Piero. *Why Is the Third World Poor?* Greenhaven Press, 1989. This is analysis of official papal documents and their relationship to development realities.

By placing the leader as servant, underneath others he precludes any possibility of using position to use, abuse, or oppress others, not that he abolishes social roles rather he equalizes men and women in these roles.

Hence we dare not uplift one part of society at the cost of another. This destroys not only human dignity, but also fellowship and community between these parts of the culture.

Limits to Sin: The Need for Regulation

The sinfulness of individuals is multiplied in larger societal contexts. The development in Leviticus and Exodus of various legal structures indicates processes for godly limitations, for punishment of crime. When systems evolve with incremental regulatory changes to deal with changing dynamics, nations are healthy. When there is easy feedback from people to legislators, and diffused power within societies, these responses to issues can be rapid, hence the society moves forward in an integrated manner. Overly excessive bureaucratisation is a significant factor in sustaining poverty and dualism within societies.

Limits to Sin: Limits to Government Power

On the other hand, part of the discussion in the scriptures when the Israelites wanted to appoint a King, was the prophet's rejection of Kingship because of its tendency to increasing centralisation of power and oppression of the people that would occur. New Zealand has faced a rapid erosion of checks and balances that sustain governmental accountability in the last decades, beginning with the elimination of the upper house of Parliament. This is evidenced in the consistent refusal by governments to listen to the voice of the people in referenda, and in the rapid swings between conflicting governing and economic strategies.

Rogernomics was such a swing towards the right, seeking to minimise government involvement, reduce bureaucratisation, eliminate complex compliance costs. It did so however without significant concern for serious social costs involved in the rapid process of change. Similarly, Helen Clark's Socialism, its goals defined 30 years earlier, and honed by international socialist values sought to expand bureaucracies, and entered deeply into family liberties based on the socialist aim of State-controlled child raising. It deliberately pressured women into the workforce in order to increase national production.

It made no apology for increasing levels of taxation in NZ to the fourth highest in the OECD, even when there were regular surpluses, and had no compunction about distributing some of these to the middle class, not because of poverty, but because of the consistent Socialist belief in the government as the redistributor of wealth. Its overly rapid commitment to free trade particularly opening the doors to free trade with China, prior to China floating its currency at realistic levels (not yet occurring). This crashed whole sectors of New Zealand's economy – clothing production and shoe manufacturing to name two.

Globally there has been a rapid increase of centralized bureaucracies in both capitalist and communist societies. With increasing urbanization and the growth of computerised control technology all countries have some form of central planning. This has clearly been an asset throughout the 20th century in the abolition of poverty and redistribution of wealth. But the scriptural warning to limit such governmental powers has largely been lost. In OECD countries taxation rises yearly, and is now between 40-60% of peoples income. Along with that the increase of bureaucratisation is immense. Helen Clarks government added thousands of bureaucrats, and increased the percentage of taxation by 8% over 9 years of power. As in Egypt the people begin to groan under such burdens. Christians have consistently called for limitations to governmental controls.

Capitalism, Greed and Contentment

Capitalism errs in that an excessive amassing of wealth, is its prime motive and competition its supreme law. Ezekiel comments on this:

*Behold this was the sin of your sister Sodom;
she and her daughters had pride, surfeit of food
and prosperous ease but did not aid the poor
and needy (Ezek 16:49).*

Elsewhere we are told that “the love of money is the root of all evil (1 Tim 6:18), and that “covetousness is as the sin of idolatry”(Col. 3:5) Jesus tells us that if we have food and clothing we should be content (Matt 6:25-32).

On the other hand the scriptures give many principles for successful business, especially in Proverbs. There is no criticism of making profit that is based on fairness and generosity in business dealings (Psa 112:5).

GNP is not God, nor is a “standard of living”. Economics is only one factor in “shalom”. A country may be rich and yet poor in that which is important in maintaining the dignity of humanity. It is for this reason that America is often not seen as the Saviour of the world but rather as the example of a great consumer soul-destroying culture whose example of over-consumption should be avoided.

The Development of Entrepreneurs – Psychological Theories

In a search for those sociological and psychological factors to the emergence of a significant class of entrepreneurs, the fundamental these of McLelland¹⁴ Hagen¹⁵ and others is that internal value systems are the critical factors in transforming the environmental factors. This is in opposition to other theories of development (mostly stemming from sociological and economic world views) that stress the systems.

¹⁴ McLelland “Business Drive and National Achievement”. *Social Change*. Etzioni and Etzioni, eds. 177ff.

¹⁵ Hagen, Everett E. “How Economic Growth Begins: A Theory of Social Change.” *Political Development and Social Change*. Finkle J. & R. Gable, eds.

“The mode of production in material life determines the general character of the social, political and spiritual processes of life. It is not the consciousness of men and women that determine their existence, but on the contrary their social existence that determine their consciousness.”¹⁶

Hence his rejection of God as a tool of the bourgeoisie. He views life as a fight between the two Economics (Gods of the oppressed and the oppressors).

The Bible also begins at the point of internal value systems. Though not neglecting external systems, structural changes and institutionalization of values. It is “from within, from the heart of a person that come lust, theft, murder, adultery covetousness, wickedness, deceit etc” (Mark 7:20-22). The whole focus of Jesus is captured in the beatitudes of the Sermon on the Mount (Matt 5:1-12). The Kingdom which he brought is a Kingdom “not of food and drink, but of joy and peace in the Holy Spirit” (Rom 16:17). Christian growth occurs as we are “not conformed to this world, but transformed by the renewal of our minds.”(Rom 12:2). This is a transformation of values.

Two aspects of these psychological theories are significant for Christians.

Studies of the family have shown, for instance, that for a boy three factors are important in producing high “n” achievement (a measure of achievement orientation), parents’ high standards of achievement, warmth and encouragement, and a father who is not dominating and authoritarian... Other studies have shown that fathers must be respected by their sons; but after the boy is capable of achieving something for himself, his father must stop directing every step he takes if the boy is to develop a strong concern for achievement. (McLelland 176) .

Another study shows that “the two great waves of achievement concern in England were each associated with Protestant reform or revival.” For example “The strong concern for Christian perfection in this world tended to produce an achievement orientation in Methodist parents and their sons, which turned boys to business.”(McLelland 177). Fifty years after the revivals the country reached a peak of achievement as these men and women entered national leadership. As the Bible says “Righteousness exalts a nation.”(Isa 32:17).

Hagen also tells us of a necessary change in world view from traditional to modern society. In modern society, an achiever is one who “sees the world as an orderly place”(77). He is one who is in control of his destiny. This is not possible in animistic societies, in societies with a cyclical view of life. It is a return to the Biblical concept, that humanity was made to rule and to have dominion over the earth that Hagen has “discovered” here.

What is significant for us is that both these family changes and the change in the world view may be generated when large segments of the society follow the scriptures.

¹⁶ Marx, Karl, “Historical Materialism Summarized.” Etzioni and Etzioni, op. cit., 41

The major error in these theories is the “resultant attempts by developing nations to exercise those values which are thought to impede economic “development” and adopt not only Western customs and structures but to internalize Western values.

Values must be evaluated, not against Western values, but against a universal, infinite reference point – the character of a loving, righteous, unchanging God. For example in Filipino culture, hiya (shame), pakikisama (getting on well with people), utang na loob (fulfilling mutual obligations) must not be rejected but those aspects of them that are parallel to the values of the beatitudes need to be emphasized and Filipino Christian character developed.¹⁷

The Relationship Between Righteousness and Achievement

The above psychological theories continue to serve the Economic God called GNP. “N” achievement is the most important of the character values he desires. But this emphasis on achievement neglects one very significant factor.

The whole of the Old Testament is a panorama of one principle that McLelland, Marx, Rostow and others seem never to have grasped despite its well documented historical case studies.

HARD WORK + GOD’S BLESSING = PROSPERITY
HARD WORK – GOD’S BLESSING =
NATIONAL AND ECONOMIC DISASTER

God’s blessing is intimately connected to righteousness. We can rewrite the equation.

WORK + RIGHTEOUSNESS = PROSPERITY
WORK – RIGHTEOUSNESS =
NATIONAL AND ECONOMIC DISASTER

The land is fruitful. Humanity is to work to obtain its fruits, but he does not do so in an objective, impersonal universe. It is ordered for God is ordered. It follows well-defined and observable laws for He is righteous. But it is personal for its creator is personal.

Critiques of Socialist and Marxist Theories

Let us turn now to another extreme and examine Marxist theories. Marx and Engels in *The Class Struggle* give us some brilliant analyses and some destructive conclusions.

The Meaning of History

The history of all hitherto existing society is the history of class struggle – oppressor and oppressed stood in constant opposition to one another... a fight that ended either in revolutionary reconstruction of society or in the common ruin of the contending classes... (Marx, 1848)

¹⁷ Vita Loyoso “Filipino Values and the Indigenization of Disciplemaking

Only from a Christian heritage could Marx have developed his Christian heresies. History indeed has within it a theme of class struggles but it is not this that gives meaning to history. For the Christian history has meaning as the story of humanity's relationship to God, humanity's relationship to creation and active interventive rule of God in earth. Sometimes He uses class struggles but usually dictates his own "when" and "how" of putting down the mighty and uplifting the poor.

Economic Determinism

For Marx, mankind is shaped by economic forces. The very definition of humanity is that we are distinguished from the animals as soon as we begin to produce our means of subsistence. The economic system drives the way of life. This contrasts with the Biblical narrative, particularly with Jesus, who saw the core of life as spiritual, but that spirituality being outworked in social, economic and political dimensions.

The Class Struggle vs Peacemaking

Marx goes further than this, developing a theory of economic history rising and falling towards revolutions in the means of production.

The history of all society up to now is the history of class struggles. Freeman and slave, patrician and plebeian, lord and serf, guildmaster and journeyman, in short, oppressor and oppressed stood in continual conflict with one another, conducting an unbroken, now hidden, now open struggle, a struggle that finished each time with a revolutionary transformation of society as a whole, or with the common ruin of the contending classes.¹⁸

The Bible has more to say on the roles of rich and poor, the causes of riches and poverty; and the judgment of God on the oppressors and uplifting of the oppressed than on many other topics. A word study on poverty is most informative.

Marx like Christians, feels deeply the need to change this poverty. He sees the gradual development of concerted action by the working class as it develops unions, then revolts, riots and eventually revolution as the method of reaching his utopia which is the equality of all men and women. To accomplish this, the revolution has as its "mission to destroy all previous securities and insurances of individual property."

Again the scriptural concept of peacemaking is deep in the heart of Marx's values but twisted and warped out of shape.

- The peacemaker of the beatitudes is not one who accepts the status quo, but one who strives within the society to bring "shalom".
- It begins with an understanding of the spirit of the poor, he knows that "Blessed are the poor in spirit..."
- He fights for justice because "Blessed are those who mourn"
- And he is one who mourns at the sin and suffering of his people. He has renounced the use of power and force and this can never become Marxist, since "Blessed are the meek"

¹⁸ Marx, K. and F. Engels (1848). *The Communist Manifesto*. <http://www.anu.edu.au/polsci/marx/classics/manifesto.html#c1r2>

Economic Discipleship

- Yet he actively involves himself in the struggle to bring truth and justice since “Blessed are those who hunger and thirst for righteousness.”
- But this drive for right is balanced with a reconciliatory, redemptive spirit towards those who are perpetuating the wrong since “Blessed are the merciful”
- and is tinged with a selflessness, seeks nothing for itself since “Blessed are the pure in heart.”
- This person is the peacemaker and for this he receives the blessing of persecution from both Marxist and capitalist alike and yet rejoices.(Matt 5:1-12).

Marxism unleashes forces into the community which it cannot control. Its violence begets violence, just as the injustice of big extremes of wealth involved in the Linear-Take-Off Theory of Rostow begets further injustice within Capitalism.

Utopia-Equality?

Marx again reverts back to his Christian heritage in his search for utopia.

Whether equality is the aim of the scriptures or not is a hotly debated issues. Jesus and the Gospel are certainly levelers. James, his brother, speaking of the effects of the Kingdom, tells us, “Let the lowly brother boast in his exaltation and the rich in his humiliation.” (James 1:9).

Paul uplifts the slave-master relationship to that of brothers following Jesus teaching to call no-one “master”, or “teacher”, or “father” since you are all brothers. (Philemon 15, Matt 23:8-10). Social status and barriers are destroyed in the gospel. All men and women are of equal and infinite worth in God’s sight. All are called to become their brother’s servants.

Economic differences are also to some extent equalized. In the early church they had all the things in common, some sold their possessions and others shared what they had. (Acts 4:32). These practices continue today in many Christian groups.

And yet there is no force involved in these things. It stems freely from transformed value systems and there is a gentle acceptance of those who have not reached this degree of commitment. Abraham, David, Daniel were rich and godly. Yet Zacheus knew when confronted with Jesus that he must act “Lord half my goods I give to the poor...”(Luke 19:8). Few Christians surrounded by poverty can stay rich when the scripture say “If anyone has this worlds goods and sees his brother in need, yet closes his heart against him, how does God’s love abide in him.” (I John 3:16).

Utopia – The New Heavens and New Earth

The utopia of the scriptures is something that we can seek to build here on earth within communities of believers but only imperfectly. It will only by fulfilled on that day when the new heaven and the new earth are revealed.

Our pattern is the new heavens and new earth.

- It is a place where God dwells

- It is a place without pain or death
- It will have all it needs for life
- It will be filled with a sense of heritage and belonging
- There will be no murderers, rapists, liars, etc. there. It will be internally peaceful.

The capital would be perfectly built, brilliantly designed and spacious.

- It will be well protected and exceedingly rich
- It will be full of many cultures
- It will be clean
- Its plants will always be fruitful
- It will bring healing to the nations.

This is our utopia. Read it in all its poetry in Revelation 21. This is what we seek to bring on earth, knowing it will be but imperfect. Marx caught but an economic inkling of this reality.

The Biblical View of Property

Both Marxism and Capitalism conflict with the biblical view of property which we find stated in Leviticus 25:23.

The land shall not be sold in perpetuity, for the land is mine, for you are merely my tenants and share croppers.

God owns the land; Men and women do not have inviolable property rights, nor does the Government own the land.

However each family that was released from the slavery of Egypt was given an inheritance and this remained. Every 50 years it was returned to the original owners if it has been sold. So we see a pattern of periodic land reforms and equalization.

Urban land has a different meaning. In the cities houses did not need to be returned to the original owner. This indicates that the inheritance of land has both to do with working the soil and with the heritage of family history that a plot of land holds. The value of land has to do with its production.

Communism certainly destroys this heritage. So does Capitalism, as rich men and women acquire more and more land that belongs by heritage to their brothers.

Changing Structures – Violence?

Marxism errs also in its methodology of changing structures. Much of liberation theology coming out of South America follows the same error.

The arguments goes something like this.

1. The men and women in power are corrupt. Therefore
2. The structures are corrupt, therefore
3. We must change the structures

4. It must be done quickly, radically

The 2nd step is logical since structures are webs of relationships institutionalized. The third is also logical but incomplete. It should read “We must change the structures by changing the corrupt into righteous men,” since to replace corrupt men and women with corrupt men and women only created another web of institutionalized corrupt relationships.

There are two ways to change the corrupt men and women and their corrupt structures. One is to reconcile them also to submission to the Kingdom of God by preaching the gospel in the context of living out the role of prophet, or peacemaker, or priest or suffering servant.

The second is to replace the men and women in power with new men and women. Here Christians in their struggle to establish the Kingdom of God, part ways again with their Marxist friends’ for Romans 13 tells us

Let every person be subject to the governing authorities. For there is no authority except from God, and those that exist have been instituted by God. Therefore he who resists the authorities resists what God has appointed, and those who resist will incur judgment...

This was written under an oppressive, exploitive, right-wing Roman government and clearly reflects the Old Testament teachings. David refused to kill King Saul for Saul was God’s anointed (I Sam 24:6), and “It is God who executes judgment, putting down one and lifting up another.” (Psa 75:7). So we are commanded “Beloved, never avenge yourself, since it is written “Vengeance is mine, I will repay, says the Lord “No” if your enemy is hungry feed him. If he is thirsty give him drink.” (Rom 12:19, 24).

Our commitment to structural change is the same but our methodology is the opposite of the Marxists. Our methodology will bring in harmony between the nations, and as such the arrogant Marxist snorts out his despising words. But we know that “as a grain of wheat falls into the ground dies it bears much fruit,” (John 12:24), so as we choose a way that means we lose the success we seek because we choose the powerlessness and love; so the Kingdom of God is advanced, for this is our goal. Just as in the failure of death, Christ, in fact, saved the world.

Our methodology is the lived-out Sermon on the Mount and the proclamation of the gospel that reconciles colonialism, cultural imperialism and oppressive governments.

We say no violence, no oppression, no injustice is right and we say that the antidote to all violence is aggressive peace-making; to all hatred is love, to power is servanthship. And we die for this belief. But ultimately our struggle will win, our cause will succeed. Since our time frame is eternal. We serve a God who is gracious and patient, who waits for oppressors to repent (II Pet 3:9). So we do not lose hope despite our chosen powerlessness and suffering servant role. In that day we will be justified.

Capitalism and Christianity

Capitalism is not essential for the survival of Christianity. Capitalism also has no special claim on Christian virtue, though Christian values were essential to its success. Both Marxism and Capitalism have equally materialistic views - and goals. Yet Capitalism thrives on the freedom also inherent in Christianity.

Capitalism has proven far better for the poor than Communism, so is a preferred choice between the two. Production of wealth precedes distribution of wealth, and Capitalism enables better production.

Thus there has been an uneasy symbiosis between Capitalism and Christianity. Yet Christians consistently talk of a third way...

Private Ownership

The right to own is a prerequisite to freedom, and to building capital. But Galbraith indicates that housing will never be fully provided for the poor in a Capitalist system. Thus most Capitalist countries have some form of socialised redistribution that helps poor people access ownership of housing.

The scriptures affirm private ownership. But Biblical ownership is tempered by social responsibility.

Why has Capitalism Failed in Some Countries¹⁹

Industrialization Without Prosperity

Agricultural development underpinned Western development. Early industry was dispersed throughout British provincial cities, expanding agricultural production. The ratio of agricultural development to industrial development was a significant factor in economic development. In developing countries many governments sought to bypass agricultural development. e.g. for Peru and Mexico in the early 1980's the % of agriculture was only 8% of GNP. This was only half of Germany in the 1930's. The result is investment without growth.

Similar levels of investment (domestic investment / GNP) in the early 1950's led over the 60's and 70's to growing per capita output in Japan (400%), Mauritania (40%), Libya (40%), Congo (20%), Jamaica (13%). The difference leads to a questioning of the scale of economic mismanagement and raises question of underlying cultural and religious systems (Berger). There is a resultant "debt crisis" in Congo and Jamaica.

Dependence on Morality

As Warren Brooks asserts²⁰ a healthy capitalist economy is in turn dependent on moral standards:

¹⁹ data from Eberstadt, Nick in Schaeffer 1985: 378-9

²⁰ Brookes, Warren. "Goodness and the GNP." In *Is Capitalism Christian?*, edited by Franky Schaeffer. Westchester, IL: Crossway Books, 1986.

Economic Discipleship

Without the civilizing force of universal moral standards, particularly honesty, trust, self-respect, integrity and loyalty, the marketplace quickly degenerates.

Max Weber, the great voice at the founding of sociology, in his thesis on *The Protestant Work Ethic and the Birth of Capitalism* analysed the effects of the various great religious traditions on economic values and structures, demonstrating how the reformation and the Puritans gave specific legitimacy to private property, profit and wealth creation as a “calling”. He predicted the rise of the Chinese dragons, indicating values from Confucianism that would more likely contribute to effective wealth creation and Capitalism. Diligence and thrift derived from perspectives on holiness, were seen as part of godly character – qualities critical to production of wealth.

Gunnar Myrdahl in his 10 year study on 29 causes of poverty in Asia, *Asian Drama*, analyses the negative effects of fatalism in Hindusim, Buddhism, animism – the belief that one has no control over one’s destiny (often because of fear of the control by spirits) - on entrepreneurial activity.

Brian Griffiths discusses the coincidence of the breakdown of British and Western society values since the 1950’s at the same time as what he describes as continuous economic crises in the West. He suggests that the progression from the Puritanism of Weber to the secular humanist culture of the 1980’s has resulted in the loss of these core values. I would suggest that the breakdown of Kiwi culture into postmodernism has produced further loss of values. Some contrasts are suggested below for discussion (and improvement).

Value	Evangelical England of the 1880’s	Secular Humanist 80’s in New Zealand	Postmodern Auckland in 21 st Century
Centre	Faith and God	Individualism	Hedonism and Mammon
Work	Seen as a calling	As a means to get money	As an accessory to the good life
View of Future	God has a purpose to history and future	Live for today’s pleasures	Live for today, for wealth will continue to expand
Savings	Save to provide for future, invest to maximise	Avoid debt, depend on government for future	Live on credit cards and maximise consumption
Budget	Strict balanced budgeting	Casual budgeting, government borrowing	Live on credit card, expanding government deficits
Engine of economy	Family	Government as engine of redistribution	Global Economy
Locus of Government	Small government	Large nanny state	International Economic Order
Property	Private Property, Privately owned businesses	Increasing corporate ownership, but private property protected	Increasing State Ownership, but private property protected
Defence of Workers	Trade Unions defending against injustices	Unions raising real incomes at expense of fellows; governments breaking power of unions	Variable contract laws; no real defence of workers; mobile workforce
Money	Linked to real production	Linked to currencies controlled by national banks	A means of speculation, 20-50 times the value of real production
Corporate ethics	Evangelical engagement in legislation for corporate	Significant care for workers, partly because of	Global corporations maximising profits with an amoral basis in

	management to care for its workforce and ethics of its products	trade union successes over decades, partly mainline church influences over decades. Post-Christian culture of integrity largely continues.	ethical decision-making. Increasing loss of integrity in pakeha culture and effects on business values of extensive migration from cultures where integrity is not a high value
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The crisis of 2009 in the United States reflects this shift in values, involving financial men in grey suits earning ludicrous bonuses for deals in paper money that bear little resemblance to the realities of production, and eventually establishing products so removed from production that they nearly crashed the financial systems. Backed onto large bonuses for short-term gains, Lehman Brothers had leveraged its actual assets to 30 times their value. That meant only a 3% shift in markets made them illiquid. This was not only greed, but reflects a lack of prudence. Its bankruptcy caused the near-collapse of 2009.

In the *Global Economic Forum* report of Sept 2009, New Zealand came out on top in terms of corporate ethics. That is a worthy statement and one that needs to be held on to carefully, particularly as for Pakeha, the decline of truth and moral values as families collapse, does not bode well for future business ethics, and successive governments have increased migration from nations where there is little culture of integrity without any training for migrants in Christian values of truth in business dealings..

Past Christian Syntheses of the Third Way

[Read Kagawa: Brotherhood Economics and summarise into 2 paragraphs]

Economic Justice for the Poor

Back in 1981 in establishing *Servants to Asia's Urban Poor*, I wrote its core values which included:

Called to be peacemakers (Matthew 5:9), where possible, we will seek justice with equity in order to prevent continued political and economic violence and oppression against the poor. We will seek to live in harmony with all men, but in seeking peace will be involved in reflecting the just nature of God into the structures of society in such a way as to speak out for, defend and uplift the poor. We will act in such areas by being wise as serpents and harmless as doves, seeking to effect change by bringing repentance and reconciliation, though this at times may involve us in non-violent confrontations with those who oppress or exploit the poor.

We will seek to uplift the economy of the poor by working where possible to get the skills to produce, the means of production and control of production into the hands of the labouring poor. This involves assisting those in the richer nations or classes in transferral of technology, tools of production, and initiating capital to the poor. We will encourage the development of cooperatives, home-based industries, and vocational training. Our intended model is development from within communities based on existing and developing values, skills and motivations of the poor, rather than large-scale externally imposed projects.

We will seek to avoid social dislocation by encouraging evangelism and development in such a way that the Kingdom of God affects whole communities. A primary focus is the encouragement of

technically trained and economically independent church leadership among movements of poor people's churches.

We believe that God is intimately involved in processes of urbanization and modernization and that we are to seek to bring his patterns into such processes (portrayed in the scriptures in the theme of the city of God), seeking to rectify evils that occur during these processes (portrayed in the scriptures by the city of Babylon).

Our commitments are to Biblical justice and equity and hence we renounce the demonic in both Capitalism and Marxist Socialism with their deifying of mammon.

We recognize that the freedoms of democratic Capitalism have enabled the most significant uplift of the poor in history because of its rewards for productivity through profits. Free market economies also are more compatible with Biblically-based concepts of the freedom of the individual than other state-controlled economies. But we seek to develop, modify and bring justice into existing systems by our renunciation of anti-biblical presuppositions inherent in Capitalism of values of greed, excessive profit, usurious interest, the exploitation and dehumanization of a person as a machine, and the exhausting of irreplaceable natural resources.

We renounce the use of force, violence, the inaccuracy of class struggle analysis, the implied concept of zero-growth equality and the bitterness of Marxism.

We renounce the centralization of power in elites as being contrary to Biblical principle, either power of an economic Capitalist elite or of a political socialist elite. We work rather for cooperative patterns of development with power diffused as much as possible to local community leadership, recognizing that the multiplication of small grass-roots economic, political and spiritual organizations aids in the diffusion of power, uplift of the poor and protection of freedoms within a nation. While for specific goals we may find ourselves aligned with various political groups, we are committed to none but the politics of the Kingdom of God based on principles of brotherhood, service and accountable freedoms.

We seek to bring biblical values of justice and equity also into the international arena of the usurious international banking and trade systems.²¹

A Fair Wage

[read and summarise Rod Macann's article into 1 paragraph]

Trade Unions and Class Conflict

[to be developed into 2 paragraphs – maybe by someone in that field]

²¹ Grigg, Viv 1981. *The Lifestyle and Values of Servants*. Urban Leadership Foundation

Chapter 8

Kingdom Economics & the Global Economy

An isle is emerging that is bigger than a continent - the Interlinked Economy (ILE) of the triad (the United States, Europe, and Japan), joined by aggressive economies such as Taiwan, Hong Kong and Singapore... It will encompass most East European countries, most of the Asian newly industrialized economies, and some Latin American countries.

It is becoming so powerful that it has swallowed most consumers and corporations, made traditional national borders almost disappear, and pushed bureaucrats, politicians, and the military toward the status of declining industries.

The ILE has a resident body of approximately 1 billion people, enjoying on average \$10,000 per capita gross national product. It is in the ILE that most of the wealth in the world is created, consumed and redistributed... Traditional governments will have to establish a new single framework of global governance My belief is that we will accumulate more and more evidence in the 1990's to describe the new ILE that is far bigger than nation-states today, and that we will all GAIN LEGITIMATE CITIZENSHIP in it before long.

The Borderless World: Power and Strategy in the Interlinked Economy

Kenichi Ohmae

The Confusion of Traditional Economics in a Global Economy

Most statistics and economic theories are based on the national model of the closed economy. But the emergence of the global economy throws conventional economics into confusion:

- An accelerating national economy may not produce more jobs. Jobs may be created abroad
- The instruments of central bankers - interest rate and money supply are made obsolete. If interest rates rise, cheaper funds may flow in from abroad.
- Interest bearing instruments have taken a back seat to non-interest bearing (and often speculative) instruments such as real estate, stocks, and currency exchange markets
- The flow of funds is largely invisible, as production and other functions can be moved between countries.
- Wealth is now created on paper in the marketplace, rather than in the real world of the soils that contain natural resources.
- Interdependence of economies creates security. That will be the governing mindset rather than military-based security.
- People become global consumers when they have access to information about people and services from around the world.

Biblical Prophecy and an Integrated World Economy

Since the middle of last century students of biblical prophecy have been attentive to the concept of the emergence of one world government based on an economic unity that has totalitarian control (Rev 17:1,2). It is called Babylon (17:3; 18:2). It will require complete submission. It will include political, economic and religious control of an absolute nature. Membership will be strictly obtained through a mark imprinted on hand or forehead. It will be based in Europe(12, see Daniel 7:20). This understanding alone leads Christians into an opposition of the emergence of a globally interlinked economy.

Survival by believers opposing the emergence of a global one world economic, religious and governmental system will require specific attention to maintaining privacy from government entities, separation from its religious admixture (18:3,4) and result for many in martyrdom (18:24).

The Coming Kingdom

The destruction of this coming integrated global economic, political, religious global urban society, will usher in the millennial reign of Christ. There are numerous interpretations of how this will happen, but within all of them is the command to be watchful, to be holy, to be separated from the values and culture that is emerging. A motivating factor is that whatever works we do here that are of God will not be burned up but lead into this millennial reign. This surely includes creation of alternative economic systems.

Fatal Ethical Flaws in Global Capitalism

The near collapse of the US system and hence global capitalist system in 2008 has unmasked these powers in an unusual way. Two elements are very clear to all.

The development of central banks (based on the Reichsbank of Germany) began the development of an asset-based currency based on human debts and obligations instead of a currency based on gold and silver values related to actual resource production. This dissociation has enabled governments to consistently print new money, which since the 1940's has created ongoing inflationary economies. Each year in OECD nations, governments spend beyond their income and both increase taxation levels and produce paper money to cover this extra expense.

Economics by definition is the study of the allocation of scarce resources. There is always scarcity, but when the basics of economic production are met there is also more, adequate for all. The lust for things, and pride in our possessions are an endemic part of a moral depravity that perverts the basics of a sound economic system of allocation. This is not from the Father. The Bible calls this greed, which is a perverted use of resources. Inherent in unregulated Capitalism, this also is manifest as a societal perversion. And greed brings a curse (Gen 3:17, 18). A curse on human relationships to land, a curse on the land itself, a curse on production, a curse on meaning and time.

The alternative to greed? *Be content with what you have* (1 Tim 6:6-10). A habit of contentedness in simplicity. At national and international levels, recognition of greed as the driver of Capitalism, requires regulation, or the rich will continue to get richer, and the poor, poorer. It also requires periodic redistribution and equalization as modelled in the Jubilee.

Economic Discipleship Level 2 Studies for Leaders

The level 1 economic discipleship studies are important for all believers. Level 2 is for those in leadership, discipling others, or in leadership in business or secular roles in society. It moves beyond the Biblical teachings as they apply at micro-economic levels and begins to interface the scriptures with national and macro-economic issues.

Study 1: Teaching Others the Ten Principles of Economic Discipleship

The following chart summarizes the *Ten Principles of Economic Discipleship* covered in the Level 1 Discipleship series. Each principle stems from the nature of God in Genesis 1, is seen in the Exodus and the Jubilee in Leviticus 23, is part of Jesus teaching and lifestyle, is reproduced in the Acts community, and is taught by Paul in the epistles. Each situation is different, but the principles are consistent through the scriptures.

10 Principles of Economic Discipleship				
Principle	Genesis	Jubilee	Gospels & Acts	Epistles
1. The Worth and Dignity of each Individual	Created in God's image		Care for the lame, blind, needy, widows	Core for widows, orphans
2. Creativity	God the creator			Spirit sets free
3. Productivity	Good outcomes	6 yrs and 49 yrs of productivity	Parables of multiplying seed as a Kingdom principle	
4. Cooperative Economics	Let "us" make		Common purse, Not a needy one among them	Provide for others
5. Work	He makes He structures	He provides supernaturally	Labour in the gospel, yet he will provide food and clothing.	Work with hands (1 Thes 4:11), provide for family and for needy
6. Rest	God rests, Sabbath rest, Jubilee rest	Sabbath, Jubilee rest	Jubilee come	Rest
7. Redistribut'n for Equality	Abraham tithes	Jubilee –return of land	No needy one Weekly Giving	Global redist'n (2 Cor 8,9) Role of a Deacon
8. Management, Savings & Debt	Manage the Earth, Jubilee cancels debts	Land needs rest	Parables of Stewardship, Debts cancelled	Owe no person, Simplicity
9. Celebration	It was good	Blow trumpet	Worship daily	
10. Ownership, Land & Property Rights	Each family to own their own Home (including Levites)	Each family to be given back land All to own	Forsake all, yet own home	Provide for Family (1 Tim 5:8)

Discuss and Do

- Prior to the study, go through each of the principles above and write one line or a short paragraph defining each principle. Discuss with the group.
- Go over the above chart and discuss what you have covered through this series.
 - How would you redo this chart?
 - What topics are missing?
 - What would you emphasise?
- Now that you have worked through these studies, how will you disciple others in economic discipleship.
 - Who will you disciple?
 - Which of the above principles will you begin with?

Study 2: Economic Leadership in the Church - So Who Wants to Be a Deacon?

Most people think of a deacon as a servant, someone who gives out books at the door, tidies the chairs. Indeed in Cambodia, the translation of the word is of the lowliest peon (while the pastor is translated as a leader of great authority). A brief reading of the calling, anointing, giftedness and lives of the first deacons, paints a very different story.

Deacons are skilled in redistribution of money from the rich to the poor. They are spiritual men and women (deaconesses), called to exercise those gifts in the management of the churches' funds for the poor. In 21st century jargon, they are economic experts, social workers, community development workers, budgeting advisors, with strong pastoral care for the needy. They must have good business heads and gifts of mercy.

Discuss and Do

Study the following passages about the roles and qualities of deacons (Acts 6: 1-4; (also follow the story of Stephen and Phillip); I Tim 3:8-13).

- What would be the job description for such people in a 21st century city church?
 - What giftedness and training would be needed?
- What kind of people have these character qualities in your church?
 - What are they currently doing in ministry?
- How is your church currently engaged with the poor, the needy, the oppressed?
 - How could your church open new dimensions of ministry that serve the needy in your community?
- What changes to the constitution, the leadership definitions, and roles are needed to move the church into effective diaconal engagement?

Study 3: Confrontation with Global Economic Powers

The scriptures call us to confront the principalities and powers behind the 'isms' of the day (Eph 1:21; 3:10; 6:11,12). With Global Capitalism there are many points where New Zealanders need to fight to protect their culture and resources, as increasingly companies, land and resources are being sold to international interests, so that the production of the land benefits foreigners. (They can print more money and enforce global contracts to the benefit of their larger economies and not the local community).

Fortunately in New Zealand we have public space where debate on such issues can be freely pursued. (Though those who are vocal come under pressure from those in power, such as the SIS investigations of Jane Kelsey who has written against globalisation. We need not be naïve, members of the New Zealand government are increasingly beholden to the UN, World Bank, and IMF agendas, which are not determined by the people of New Zealand but by global capitalist and global socialist agendas. Those who oppose will be considered suspect.)

(add in details of approaches to combat Global Capitalism and the Biblical model of diffusion of power to grassroots communities).

Discuss and Do

Biblical Basis for Resistance to Globalisation: Discuss the nature of Babylon, the symbol of the Globally Linked Economy and one world government from Revelations 18 and 19. What are its characteristics? How are we to relate to it?

While we are to dissociate from societal sins, we are also to engage in transformaing the society. Discuss the biblical values behind the following suggestions. What would be the process of forming a pressure group to work with your local politician or lobby ministers or work with industry leaders?

Local/ national control on assets, means and profits of production

- Reject IMF and World Bank pressures to sell state assets, particularly national assets land and means of production to foreign ownership.
- Require banks in New Zealand step by step come under New Zealand ownership (opt out of international agreements allowing large % of foreign control and require banks step by step to increase % of NZ control till it is over 60%, add a % tax to all profit that is not reinvested in New Zealand, etc.)
- Encourage the formation of cooperatives and poor people banks in New Zealand.
- Bring greater stability to the NZ dollar by unpegging it from international markets as a commodity (gambling systems), and fixing it within a nationally controlled range. Provide for it to increase in value as more and more banking profits are reinvested in New Zealand.
- Reduce the % of foreign ownership of New Zealand companies to less than 50%.
- To increase protections on New Zealand land, preclude ownership of productive land by foreign companies.

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- Revise protections of native forests to prevent them from being overplanted by vegetation-destroying and land-destroying pine forests. Work towards more efficient processes of harvesting naïve forests.
- Require yearly increasing percentages of export logging to be turned into value added products prior to export.
- Have somebody read up on NZ and globalisation issues and present their findings to the group. Discuss how these relate to Biblical principles.

Fair Trade vs Free Trade

- Reject free trade for fair trade, encouraging local industry, to think communally
- Replace protections of some industries that have struggled to survive against the overwhelming imports from China due to free trade agreements based on China maintaining low wages and fixing its exchange rates.
- Renegotiate contracts with the US based on equal access for our goods.
- Heavily tax imports of goods reimported from our timber.
- Have someone read up on Fair vs Free trade and present their findings to the group. Discuss how these relate to Biblical principles.

Political Engagement

- What forums are needed for discussion of these issues?
- In what political contexts can these be influenced?
 - How are these kinds of issues defined in political party manifestos?
 - (Have someone get a copy from each political party prior to this discussion).
 - What is the process of getting these party manifestos changed towards Kingdom values of community and nationally controlled and owned economics?
- Is such engagement in the political processes biblical?
 - If so, who within your church has the mandate to work on such engagement?
 - Who are others in the city seeking to do the same?

Economic Disengagement

- How to we create alternative systems among believers that enable us to disengage form the globale economic systems?

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New Zealand Cooperatives Association www.nz.coop

APPENDIX 1: TEACHING RESOURCES

(Get input from other NZ leaders as to what should be added)

Crown Financial Resources <http://www.crown.org.nz/>

Crown Financial Ministries, founded in 1976, is a US-based interdenominational ministry dedicated to equipping people to learn, apply, and teach biblical financial principles.

Liberty Trust <http://www.libertytrust.org.nz/>

Liberty Trust is a Bible-based storehouse releasing God's community into greater financial liberty. More than 235 households and churches have received interest free mortgages and most are already debt free and able to give more freely of themselves and their finances to God's Kingdom. Think of the extra time and money you would have to fulfill the Great Commission with a debt free home or church!

God's people donate funds to Liberty Trust and are offered an interest-free mortgage, five times the total they have contributed after approximately 10 years. There are also options to contribute more and receive a loan offer sooner.

Loans are offered by [Ark Resources Ltd](#) in the order participants join Liberty Trust. There is a \$400 administration fee when the loan is provided, subject to normal bank lending conditions. The standard seven-year loan term can either be increased by one year for every extra year you chose to wait to receive your loan, up to a maximum loan term of 15 years, or by higher contributions.

Institute of Basic Life Principles: Financial Freedom Seminar

<http://iblp.org/iblp/discipleship/financialfreedom/>

This 16-hour video seminar, has helped thousands of people avoid financial disaster as they have understood what the Bible teaches about money and have begun to apply those principles in their lives. It explains universal financial principles from God's Word and uses down to earth illustrations. The seminar gives practical training on topics such as:

- What it really means to be financially free.
- God's four purposes for money.
- Identifying and rejecting false financial concepts.
- Establishing the tithe as a "weekly reminder."
- Learning to live within your income.
- Developing sales resistance.
- How to get the best buy.
- Reasons to avoid business partnerships.

(Not all agree with the dogmatic nature of Bill Gothard's materials).

APPENDIX 2: Personal Financial Worksheets

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'Slumdogs' and Street Boys become Bakers²²

Abishek Gier is living proof that the gospel of the Kingdom is “good news to the poor.” He is a creative businessman using his gifts to put people in the slums of Delhi to work and to touch their lives in every way. Abishek Gier had such a desire to study business that he looked for ways to make the money to pay for school. He was good with technology, so he started manufacturing computers and selling them for Rs 8,000 apiece. Then he launched into another profit-making venture, printing designs on t-shirts. He managed to get a great client - KLM Airlines. The airline ordered sweatshirts with the KLM emblem and bought in bulk.

Once he made it into his Sales and Marketing class, Abishek met a staunchly radical Hindu young man with a negative opinion of Christians. Abishek noticed one day that the man looked unhappy. He went to him, put his hand on his shoulder and asked, “What has happened?”

“I just lost my father,” the young man said. “He was killed in a road accident yesterday. And I don’t know how I will continue studying this course.” Abishek told him, “We’ll work together.” From then on, Abishek shared the income from his two businesses, totally paying for his friend’s education as well as his own. Even Abishek’s parents didn’t know what he was doing until one day the Hindu friend said to Abishek’s father, “I am so blessed to have met Abishek,” and he explained why.

After business school, Abishek started a bakery, employing people from the slums as workers. He and his partners, a Christian couple, were committed to running the business with Christian values. It has been very profitable, with an especially good Christmas season in December, 2008. And many employees are becoming believers—not through intentional evangelism, but in the process of seeing the business in action.

Along with the bakery, Abishek also started a ministry with street children, renting a house where boys could find shelter at night. The shelter moved to eleven different houses before Abishek finally found a landlord who would allow the house be used for street children. Now the boys have a place to get cleaned up, eat an evening meal and participate in Christian activities. Then they get breakfast in the morning, and the opportunity to go to school, arranged for them by the ministry. Abishek has fifty volunteers working with the boys. And now, four of his street boys are working for the bakery, one as receptionist, another as a baker, and two as drivers.

But Abishek’s creativity is still in full throttle as he plans to start another business—an event management company. The idea is to supply everything needed for a successful special event—food, decorations, tents, music. It includes the cooking, the set-up and service. The best thing about it is his plan to see fifty of his street boys working there. In all his ventures, Abishek is researching to see how long it takes for street kids to be transformed. And he’s committed to making the time as short as possible.

²² www.lausanne.org to see Occasional Paper #59 *Business As Mission*, written for the 2004 Forum for World Evangelization.

Responding to the Crisis of our Time

Many are anxious during the current economic crisis. But famines are ancient, and the ancient wisdom of God's response is well tested. Here are responses to questions like:

- How much money is enough?
- Is money a good thing or bad?
- Why are the poor, poor?
- What kind of work should I do?
- How does the Bible relate to Capitalism, or Marxism?
- With what authority do we confront governmental oppression
 - Regular increases in taxation over the last 70 years
 - Force women into the workforce involuntarily because of socialist ideals (as in Helen Clark)
 - Cut off support for desperate poor because of commitment to extreme forms of Capitalism (as in Rogernomics)
 - Take away community decision-making powers (as in centralisation of resources with the Auckland Regional Authority).

One verse in four in the Bible talks of issues related to economics. In contrast to exploitative Capitalism or Socialism there is Christian third way of cooperative and community-centred economics.



Viv Grigg has been a Kiwi prophetic voice for over three decades, calling the church to the Kingdom of God in social, economic and political engagement. His theology of grassroots and cooperative economics has developed from thirty-five years living and ministering in global slums, training pastors in Kingdom Economics. Recently migrating from Auckland, to be a professor at Azusa Pacific University, he catalyses Transformational Urban Leadership programs for slum movement leaders globally, that include Kingdom Economics and Entrepreneurial Leadership courses. His entrepreneurial experience has been honed directing Urban Leadership Foundation and directly forming 14 organisations, out of which have developed over 200 organisations/movements among the poor.