

God, Work and Wealth

Cara Beed and Clive Beed

Key words: Jesus, work, wealth, contemporary business, Christian view of economics

Abstract: *Three examples of normative teaching from the Bible relevant to contemporary economic matters are reviewed. These are the desirability for Christians to promote business enterprise in which work is done in collaboration with God, to encourage forms of self-owned/self-managed employment, and to facilitate the equitable distribution of the wealth proceeds from work. The first three sections canvass aspects of God's and Jesus' teachings relevant to these matters, while the penultimate section gives examples of how the principles so deduced might be related by Christians to the organization of contemporary business.*

INTRODUCTION

Aspects of normative Biblical teaching on work and wealth are examined. The case is constructed within the context of evangelical interpretation that normative principles and paradigms can be derived from the teachings of God and Jesus in the Bible governing a range of social and economic issues today. Klein et al. express it that “recent evangelical analysis has come to a consensus that the key to legitimate application involves what many writers call ‘principalizing’.” This is the “attempt to discover in a narrative [i.e., a text] the spiritual, moral, or theological principles that have relevance for the contemporary believer” (2004, 483). Various evangelical economists and theologians have pursued the methodology, such as Hill and Rae recently (2010, 35). Claar and Klay (2007, 21) put it that “it is hard to think of any Christian principle or value that is irrelevant to economic activity.”

The derivation and application of three Biblically-based principles are discussed here. A first principle requires people in business to work in close collaboration with God and Jesus. Only this cooperation guarantees fulfilling jobs and work for all people. A second principle suggests God's preference for self-owned/self-managed work. A third principle is that the results of work (as remuneration and wealth generation) be distributed equitably among those who perform the work, which does not mean equally.

The view taken here is that Jesus' divine instruction aims to inform belief and practice within the heart, soul and life of each convert. Thereby, every aspect of individual and congregational life is altered, but also inspiration offered to the wider world. Thus, if self-owned/self-managed work is a legitimate normative Biblical principle, Christians are to show how this can be made operational in their own organization of work and employment. The Christian hope is that non-Christians will be drawn into these enterprises, and those sufficiently impressed to be encouraged to Christian belief. It is a form of evangelizing. Through outreach, the door opens for non-Christians to become more interested in the wider dimensions of Christian thought. In this way, the witness and living out of Jesus' message becomes a major contemporary focus in the church and the world. Jesus' focus call for Christians today is to fully practice His principles. To do less is to confine Christian principles to congregational life, and deny Jesus' call as relevant to the secular world.

The three principles are deduced by analyzing God's teachings before and during the Exodus, in the Mosaic Law (section 2), and by Jesus' invocations (section 3). God and Jesus' normative teaching pertaining to work and wealth involve more precepts than these, but there is not space here to pursue them. Section 4 discusses some implications of the three principles for socio-economic life today, and suggests they are capable of greater application by Christians in the developed capitalist economy.

Post-Fall, from the time of the Exodus, God instituted certain normative principles guiding work. The Israelites were required to work to meet their needs, meaning application of effort to a purpose, the accomplishment of something. Aside from domestic tasks that

constitute work (then and now), the Israelites had to gather manna or quails, and tend their livestock. This was a self-sufficient work program involving all tribal members, so that full employment obtained. Also, a more or less equal distribution of food in relation to an extended family's size occurred (Ex. 16: 16-18). Surplus or wealth generation beyond meeting basic needs did not take place, hoarding was impossible, for the manna spoiled (Ex. 16: 19-21). Thus, even in this pre-Law phase of the Israelites' existence, certain normative tendencies relating to work are apparent. First, extended family self-sufficiency derived from this work; jobs were available for all, provided God's injunctions were followed. Second, self-owned/self-managed employment characterized the nature of work; work was performed within the context of the extended family. Third, a relatively equal distribution of the fruits of work occurred among the extended families of Israel, taking account of differences in family size. These same principles applied to work pre-Fall in the Garden of Eden, but this case is not canvassed here.

The argument is that the three God-given principles are carried through into the Mosaic Law and Jesus' teachings. They are meant to govern the organization of work and wealth generation throughout history. In the wider world, socio-economic structures that inhibit pursuit of these principles are disfavored by God and Jesus. Thus, state socialism is precluded. Nevertheless, socio-economic life does not cease with a weak or absent pursuit of the principles by Christians or the world. God's common grace allows work to proceed, and some human improvement can be achieved. However, this sort of work will be plagued by distortions. Human improvement will not be achieved uniformly throughout the world, and in some places work yields below subsistence returns. Unemployment, wide disparities in wealth and income distribution, poor workplace conditions like high levels of stress, fragmented job tasks, monotonous repetition, alienation, disaffection and imperfect relationships between those in the workplace, as well as products and external effects orthogonal to those favored by God and Jesus, are likely to occur. All these can occur even while other measures of living standards rise.

The three principles did not apply in the same way pre-Exodus, before the Israelites settled in Egypt. An unequal distribution of wealth existed among the family and ex-family group led by Abram out of Haran, the precursors of Israel. Abram (Abraham) had greater property holdings than his compatriots, is stated to be “wealthy” (Gen. 13: 2; 24:35), as is his son, Isaac (Gen. 26:13), Isaac’s son, Jacob (Gen. 30:43), and eventually, Jacob’s son, Joseph (Gen. 41:40-43). However, in each case, they were obedient to God, distributed their wealth generously, took responsibility for looking after their followers, ensured that all had work and were sufficiently provisioned. There is no inference that despite their greater wealth, Abram, Isaac, Jacob or Joseph enjoyed lifestyles vastly superior to those of their extended families, or that any of their followers could be left without livelihoods. Rather, the implication is that God was acting to preserve the material condition of His chosen people through a distinct family lineage, before they embarked on the momentous journey of world-shattering impact.

“Wealth” in the above texts in Genesis means productive property beyond given norms of personal or extended family need, akin to notions of capital. At this stage, the term, “wealth” is not used to mean some generalized level of affluence enjoyed by a society or tribe, although this use emerges in the Law. Rather, wealth in Genesis is a relative term, that can be observed compared with prevailing levels of material sustenance — Abram was “wealthier” in this sense than his retinue. These understandings of wealth are akin to viewing it as capital that can be used to produce more wealth. This is not far removed from one of wealth’s modern meanings. This is property regarded as a great store of valuable possessions or money held by persons beyond prevailing norms in a society across the board. In this paper, capital means only material wealth, while recognizing the superior importance of spiritual and social capital in the normative Biblical framework.

THE MOSAIC LAW ON WORK AND WEALTH

The criterion of wealth as excess possessions — a “more than enough” quality — is carried initially into the Mosaic Law, although no definition is stated. This is probably because the Law sought to distribute wealth equitably. In this way it would produce a generalized affluence in which no one stood out as wealthy, even though the society as a whole was blessed with abundant material possessions. One understanding of wealth in the Law is a relative surfeit of material possessions, marked by an excessive quality compared with prevailing norms. This idea emerges in Dt. 17: 16-17, where a prospective king is warned against amassing excess wealth.

Another understanding of wealth in the Law can be expressed as generalized affluence, often advocated by Schneider (2002). This conforms to modern meanings, such as “the possession of durable objects on which wellbeing depends” (Schneider, 2004, 2). This idea of wealth appears in various places in the Law, such as Dt. 8: 17-18, where God reminds the Israelites that He is the source of power to create wealth and they must remember this. Wealth is a gift from God. God promised time and again that if the Israelites were obedient to Him, and used their wealth consistently with His purposes, their material provision would be optimized well beyond a self-sufficient level. Dt. 28: 11-12 expresses it that “the Lord will make you abound in prosperity,” lending to “many nations” but not borrowing from them. Similar promises appear in Exodus 23: 25-26; Lev. 26: 3-10; Dt. 8:9-10, 26:15, 19 and 28:1-5. These Biblical citations suggest that potential existed for the Israelites’ given stock of property to expand, to create more wealth, as long as they were obedient to God. People would use their wealth for their own consumption and, as per the Mosaic Law, would distribute some to the poor, the widow, the orphan and alien. God promised in the Mosaic Law to allow for the generation of greater wealth.

The Mosaic Law’s teachings on work and wealth have been examined extensively within the evangelical in-principle, paradigmatic tradition. Authors include Kaiser Jr., 1983; Mason, 1987, 1996; Hay, 1989; Blomberg, 1999; Mott and Sider, 1999; Wright, 1990, 1995,

2004; Beed and Beed, 2006; and Sider, 2007. These exercises are not rehearsed here, nor is a return made to the Biblical sources of the Law, and dissection of its minutiae. Instead, a representative summary of selected normative principles regarding work and wealth from the Law is derived from the secondary sources above. This is presented in Table 1 below. For the purposes of the argument of the paper, the six principles in the table are assumed to depict a valid summary of the Law's normative orientations toward the generation of work and wealth, as far as the secondary sources above are concerned. This assumption is not debated here, but taken as given.

Table 1: The Mosaic Law on work and wealth

1. God aimed to generate high levels of prosperity among the Israelites via work.
2. This would be achieved only if all God's spiritual/material requirements were followed.
3. Specific mechanisms, particularly directed to assisting the poor to work, aimed to ensure that more equal distributions of this prosperity would be achieved than without the mechanisms.
4. These mechanisms sought to ensure that work was available to all able-bodied Israelites and non-Israelites.
5. For Israelites, the ideal for work was self-owned/self-managed farming.
6. If all God's requirements were followed, the wealth of the Israelites overall would increase.

As with the post-Egypt Exodus wanderings, a similar emphasis applied in the Mosaic Law for our three principles of job and wealth creation. First, the self-sufficiency needs of families would be met, provided they were obedient to God, and full employment would be generated. Second, self-owned/self-managed jobs were to be provided for as many people as possible. Third, a relatively, but not absolutely, equal distribution of the results of work was to apply, involving God-mandated but voluntary redistribution from the better-off to the less well-off in a work context. At the least, "the laws attempt to prevent a

permanent economic and social underclass in ancient Israelite society,” “designed to eliminate social and economic stratification” (Hoppe 2004, 17, 32), and in these senses aimed to produce more equal outcomes than would prevail otherwise. This orientation took precedence over efforts by the better-off to apply their surpluses to further wealth-creating activities for themselves, say, by engaging in external trade. Large, floating pools of private capital looking for higher return could not exist in this environment. So while the Law restricted aspects of the private use and accumulation of property, it nevertheless consolidated other aspects of the private property use and the role of work on it among the families of Israel. Another part of the paradigm, not debated here, is that via the Law, “we are in touch with God’s thinking as to how human economic life in general on the planet should be conducted” (Wright 2004, 156).

JESUS ON WORK AND WEALTH

The argument in this section is that Jesus practiced, interpreted and taught the three principles governing work and wealth. The conformity is to be expected given that Jesus held the Mosaic Law to be eternally valid, until all is fulfilled (Matt. 5:17-19; Lk. 16:17). Jesus’ expression, “fulfill” in Matt. 5:17 is interpreted by exegetes as meaning “until everything commanded in the law is done” (Luz, 2007, 218), extending beyond the Resurrection. This is consistent with regarding Jesus as fulfilling the Law through His own obedience and life. But also, the Law inculcates God’s permanent will for the world, resting on “the concrete pillars” of “the divine commandments” in the Law, *and* on Jesus’ practice of them in His own life (Luz, 2007, 224). Thus, “fulfill does *not* mean ‘abolish;’ [with Jesus’ death] it means ‘set up’ so that his faithful will also seek to keep it [the law] *as Jesus reinterpreted* it in his ministry” (Bruner, 2004a, 199; original emphasis). The faithful were to “‘confirm’ it by obedience and demonstrating that one’s teaching accorded with it” (Keener, 1999, 177). The preceding exegetes might be summarized as Jesus upholding the permanent validity of the Law’s principles and essence reflected in the Torah, and accepting Jesus as the sole authoritative interpreter of the Law. Schneider (2002, 80)

expresses it that “the universal truths embodied in the laws will not pass away,” even though “specific laws may pass away.”

If all this is the case — Jesus emphasizing that “the law was given to aid humans to live life the way God intended it to be lived” (Wilkins, 2004, 236) — it is to be expected that Jesus would uphold the three principles above governing job and wealth creation. For example, the second principle, emphasizing the self-owned nature of jobs, Jesus initially manifested in His own life. It is perhaps no accident that Jesus lived and worked for thirty years in Joseph’s self-owned/self-managed family carpentry/construction business (Schneider, 2002, 129). It is arguable that Jesus was demonstrating in action the ideal model He favored for work, compared to other forms of work organization at the time, like day laboring, indentured serfdom, tenant farming, and slavery. It is probably no coincidence either that five of Jesus’ twelve apostles were also called from self-owned work. Consistent with this orientation, Dodd and Gotsis (2000, 24) suggest that in Luke, “Jesus praises the ideal of the household as a single micro-economic unity.” Within the extended-family household economic unit — self-owned and self-managed — returns would be shared more or less equally among family members.

The final three years of Jesus’ life and work — those most decisive for the history of the world — exhibit a different pattern in His work, but they do not undermine Jesus’ regard for self-owned work. During this time, Jesus’ household model applied in the sense that He regarded His followers as of one family. Jesus and the Twelve were supported materially by His followers. It would be unwise to draw the conclusion that Jesus was calling all His followers to an itinerant lifestyle, unsupported by material input (e.g., food) generated from other work. Itinerant preaching and healing are Jesus’ most important work — the “good works from the Father” (Jn. 10: 32). It does not follow from Jesus’ behavior, though, that He calls all His supporters then or now to a peripatetic lifestyle. Some supporters and potential followers were (and are) called by Jesus to abandon their habitual work. The Twelve (and the seventy of Lk. 10: 1) were withdrawn from their usual occupations, but after the Resurrection some (such as Peter and six other disciples in Jn. 21:1-3) resumed their normal work. Nor is

there evidence that the seventy continued their mission after they returned to Jesus (Lk. 10: 17).

Jesus, the Twelve and the seventy were assisted with material provision by well-off women, working families, probably small farmers, artisans and fisherfolk. Perhaps, also, some grateful healed people contributed to this material sustenance. Jesus was not a wandering ascetic. He enjoyed the fruits of material labor, for example, at dinner in Matthew's house (Matt. 9:10), and was sometimes labeled "a glutton and a drunkard" (Matt. 11:19). He recognized that the Twelve needed to be fed (Matt. 10:10; 12:1), and that the crowds who followed Him also became hungry (Matt. 15: 32-38). In the main, Jesus did not call His followers, including the Twelve, to abandon their work permanently (Schneider, 2002, 142). The stable congregations that formed after the Resurrection were made up of working people, aside from the brief unsuccessful communal experiment of the Jerusalem church.

Work, however, could get in the way of following Jesus. He emphasized that earthly pursuits — work, family, the pursuit of riches — could act as a barrier against seeking and serving the Kingdom of God. This was the first priority, as per principle one, from which all other things would flow (Matt. 6: 25-34; Lk. 12: 22-31). Everything, including work, is to be done in cooperation with God. Jesus first demonstrated this precept via His temptation by the devil in the wilderness. Here, Jesus countered the devil (Matt. 4:1-4; Mark 1: 12-13; Lk. 4: 1-13) with "one does not live by bread alone, but by every word that comes from the mouth of God." Jesus is not dismissing material sustenance, but putting it in its correct context. God knows that people require material provision, and if people seek to develop their relationship with Him, He will ensure those material needs are met. As Jesus says, "strive first for the kingdom of God... and all these things will be given to you as well" (Matt. 6:33), the "all these things" being sufficient food, clothing etc. Indeed, for Blomberg (1999, 118-119, 145) "there will be no question that part of the justice God wants to dispense for his elect includes meeting their basic material needs," that "the liberation that God in Christ grants regularly includes a physical or material dimension to it."

Conventional understandings of work and the role of productive labor are highly regarded by Jesus in His three-year ministry. This regard is reflected in the Parables of the Talents in Matthew 25: 14-30, of the Pounds in Luke 19: 11-27, and the Parable of the Sheep and the Goats (Matt. 25: 31-46). In all cases, people are expected to work in cooperation with God. In the first two parables, the intention is to optimize via work the gifts, talents or human capital God has entrusted to people, to use these fruits for God's purposes. In these, it is arguable that Jesus "recognized the productivity of capital" (Halteman, 2004, 32). In the third parable, the message is to practice charity, alms-giving, philanthropy and asset redistribution by providing material sustenance for the hungry, the thirsty, the ill-clothed, and the prisoner. The only way of satisfying these demands is through work in cooperation with God, applying human labor to capital or property to produce the fruits God expects. In the first two cases, failure to pursue God's gifts results in the gifts being removed. In the third, failure leads to eternal punishment.

Jesus' extolling of self-owned/self-managed work is reflected also in the organizational principles He promulgated for His followers. A reasonable assumption is that the organizational model Jesus advocated for His movement is indicative of that He favored for a God-guided world, this being God and Jesus' earnest desire. The principles did (do) not apply just to the church. As Blomberg (1999, 113) puts it, the new community of Christians "model, at least in part in the present, what God intends for all humanity." Jesus' advocated a low level of hierarchy within His movement, instead promulgating a community of equals. This is an extension of the Mosaic Law idea of the Israelite community existing as a family. Many statements by Jesus point in this direction. For instance, Luz (2005, 110) expresses it for Matt. 23:8-12 that Jesus required "a church without higher and lower members, a church of serving, a church of equals, of sisters and brothers in solidarity." Again, Jesus' teachings in Luke 14:7-14 and 16-24 "articulate the theme of the reversal of the roles of powerful and powerless" (Blomberg, 1999, 120).

The Twelve did not exercise coercive authority or power over the wider body of Jesus' followers. They did not constitute a hierarchy,

understood as a system of identifiable, graded order in an organization, by which power and authority is exercised. Although Jesus and the Twelve were the source of knowledge about the kingdom, they did not receive special favors in the movement, they were not of exalted rank or prestige. While Jesus had charismatic presence, there was no status or rank divide between Jesus, the Twelve, their followers or the people. Nor was there status division between Jesus' movement and the world; distinctions between people based upon social status, as defined in the wider context of Greco-Roman antiquity, are challenged by Jesus. Consistent with this direction, the congregations that formed post-Resurrection from Jesus' teaching were self-governing, guided by the Holy Spirit, occasionally receiving input from one or more of the Twelve or Paul. Obedience to Jesus' teachings, reliance on prayer to God, self-management, self-direction, self-ownership, self-control were the features sought by Jesus. If these orientations were intended to apply to the world, as well as the church, as Blomberg held above, they have implications for the organization of work.

If Jesus advocated the three principles governing work, as suggested above, what role did wealth have to play? A major barrier people experienced against committing themselves to Jesus was pursuit in their work of wealth or excess material possessions. Wealth can be produced by self-owned work, but it also represented an obstruction to following Jesus. Does this mean there is a contradiction between Jesus' advocacy of self-owned work and the wealth it produces? The argument following is that in Jesus' teaching, wealth *per se* is not the problem, but what is done with it. We return to the earlier idea of wealth as excess possessions beyond what might be regarded in the context of the time and place (then and now) as sufficient for meeting one's (or one's family's) needs. The excess or surplus constitutes riches, wealth or capital. In Jesus' view, the pursuit of wealth totally privately-appropriately was the greatest impediment to people's commitment to Him. Wealth "is a stumbling block to salvation, a temptation to injustice." It causes the rich to depend on their wealth than on God. However, "it is not wealth per se which is condemned, but failure to use it to further God's Kingdom" (Dodd and Gotsis, 2000, 14, 15). How can wealth be used in this way? At first glance, it might

appear that Jesus castigates all forms of wealth; as He explained (Matt. 6:24; Lk. 16: 13), “you cannot serve God and wealth.” Accordingly, Jesus asked a rich young man to sell his “possessions and give the money to the poor” as a path to perfection (Matt. 19: 21; Mark 10: 21; Lk. 18: 18-23). He followed immediately with His aphorism that “it will be hard for a rich person to enter the kingdom of heaven” (Matt. 19: 23; Mark 10: 23; Lk. 18: 24).

Jesus’ emphasis is that wealth should be shared with the poor, wholly or partly (as in the cases of the parable of Lazarus and the rich man in Lk. 16:19-31, and the encounter with Zacchaeus in Lk. 19: 1-10). Unshared wealth was (and is) the problem. While “it is hard to find in the New Testament a generous attitude toward wealth accumulation” (Halteman, 2004, 26), this is because wealth was (and is) invariably *not* shared sufficiently, unlike God’s requirements in the Mosaic Law. Consistently with the Law and the prophetic tradition, Jesus teaches against “the [private] accumulation of riches and the exploitation of the poor which so often accompanied it” (Dodd and Gotsis, 2000, 16, 22).

If riches or wealth were used as Jesus said they should be in the economy-wide, riches as excess would not be produced because property would be distributed fairly. A society so produced could be well-off or affluent without riches occurring (as was the aim of the Mosaic Law). A more or less equal division spreads wealth so that riches as excess possessions do not exist. Soane (1986, 507) points out that Jesus “taught that possessions were to be used for those in need,” that exclusive private wealth “is at odds with the sovereignty of God, and turns against the divine ordinances for care of the poor” (Dodd and Gotsis, 2000, 17). For Blomberg (1999, 145, 140) “there is a clear emphasis in Jesus’ ministry and teaching on meeting the needs of the outcasts and have-nots” of the world, for “the plight of the poor takes priority over the desires of the affluent.” A similar view is expressed by Mott and Sider (1999, 27) that “the gross social inequities of the disadvantaged” are to be rectified, extremes are to be moderated. Witherington III (2010, 145; original emphasis) generalizes that “the New Testament suggests that certain extremes of wealth and poverty are clearly viewed as intolerable.” Principles two and three come to the fore, that pursuit of these teachings would extend employment

opportunities for the poor, and lead to greater equality in the distribution of wealth and income than existed at the time Jesus taught. Jesus requires a reduction in inequality, but not absolute equality, between persons. Modes of wealth generation should be orientated in this direction. Excess possessions or capital are not to be employed merely to create more wealth for their owners.

The reducing inequality principle three is underlined in Jesus' teaching above (the Parable of the Sheep and the Goats, the story of Zacchaeus etc.). He calls for "economic re-distribution in favor of the needy" (Dodd and Gotsis, 2000, 25), and for "wealthier Christians this included radical redirection of economic life" (Schneider 2002, 160). The Parable of the Laborers in the Vineyard (Matt. 20: 1-16) gives another slant to principles two and three. Here, Jesus promotes equal reward to the laborers in the vineyard, irrespective of their input. It is not productivity that matters to God but the intention and motivation underlying tasks. Jesus "is teaching that God treats people by grace, not by a wage that is dependent on the amount of work they have done," "that God gives grace to the neediest rather than judging strictly according to merit" (Blomberg, 1999, 124). Those who in work seek to apply with God the talents and gifts God has given them, will be rewarded commensurately, but not necessarily equally. Matthew's Parable of the Talents has the obedient slaves being rewarded equally, even though they were given vastly different sums of money to start with. Each was to be put "in charge of many things" although they started with five and two talents respectively, while in Luke's Parable of the Pounds they were put in charge of ten and five cities respectively.

If (excess) riches, wealth, assets or capital were to be siphoned to those in need, in the three principle context, the most appropriate way would be to generate work and jobs, as per the Mosaic Law. Admittedly, Jesus does not say what help for the poor *is* to be used for. But a reasonable inference is that the poor were (and are) to be assisted to long-term economic security which welfare handouts can never achieve. This inference is reasonable given Jesus' high view of work, noted above, and His support for the Mosaic Law precepts that sought to maintain people with adequate means of production. A systemic

approach to poverty amelioration seems appropriate. These propositions do not ignore that laziness, and incorrect decisions and behaviors are given in the Bible as part causes of poverty. However, the most appropriate way out of poverty would seem to be for the (excess) wealth of the wealthy to be utilized by the poor to create wealth for themselves.

Permanent non-job, welfare support for the able-bodied poor undermines the three principles. It reduces the poor's self-reliance, their ability to become self-sufficient, their desire to work — the very processes God's three principles want to encourage. To "love your neighbor as yourself" (Matt. 22: 39; Mark 12: 31; Lk. 10: 27), to treat them as you would want them to treat you, implies that the disadvantaged are to be given the opportunity to earn a decent living. More than just food stamps etc. are needed, useful as these are. Bolt (2004, 477) puts it that "the poor need to have property of their own, property for which they can be responsible and productive stewards." Only in this way can new wealth be created that in turn becomes available for new job generating projects. Merely to hand out wealth as food stamps etc. would dissipate it, as assets were liquidated (the Jerusalem church experiment again). People need to be assisted to work, and this work should be self-owned. Thus, excess possessions as capital should be used for job generation. As Blomberg (1999, 130) notes, the poor have to be pointed "towards the kind of help that stands a reasonable chance of remedying" their situation. Job provision is the most effective way of doing this.

Overall in Jesus' teaching, the three principles for the generation of work and wealth still obtain. First, work has to be developed actively with God. Only in this way will enough jobs be generated for everyone. Second, Jesus' preferences trend toward self-owned/self-managed work. Third, inequalities in the distribution of wealth are to be reduced via generating more jobs. A more equal distribution of the fruits of work is sought, than existed when Jesus taught and than exists now. The argument below is that application of these principles is compatible with the capitalist economy.

*IMPLICATIONS OF JESUS' PRINCIPLES TODAY FOR CHRISTIANS
IN DEVELOPED COUNTRIES*

Consider just principle two. How could Christians help create more self-owned/self-managed jobs than exist currently, and how might this include more jobs for the disadvantaged? Self-employment, partnerships, 100% employee share owned firms, and worker (producer) cooperatives are the most obvious firm-types, with variants, such as commonwealth owned firms. Christians already operating business could try and move them more toward the three Biblical principles. Christians starting new businesses could endeavor to have them function more on the basis of the principles.

Cases do exist of Christians converting their businesses into self-ownership/self-management forms. Three examples follow from the U.K. One is the Scott Bader chemical manufacturer, a family business founded in 1921. The owner, Ernest Bader, reorganized the firm from the 1950s via a Commonwealth trust that vested ownership in the firm's workers. The business, with over 600 workers, has performed well since then in a highly competitive market. The retailer, John Lewis, is another example, again converted into an employee trust by its Christian owner in 1929. This company now has 76,500 partners who own the firm, working in 32 department stores and 250 Waitrose supermarkets. Again, the business has performed well. The third example (from its Web site) is Michael Jones who in 1970 converted his family jewellery business, founded in 1919, to a cooperative. With three stores and 34 worker-owners selling high-class jewellery, the firm has performed particularly well. Wide disparities in remuneration within these firms do not occur, tallying with our principle of reducing inequality. However, it is arguable that the three firms do not emphasize our principle one. At the same time, the examples suggest that applying God's principles does not have to be the path to economic ruin, although current forms of business organization sympathetic to the three Christian principles are more secular-based than God-based.

Other Christian-based examples give cause for hope that the principles could be applied more widely in the developed world. Two uplifting cases are the Daily Bread (workers) cooperatives in

Northampton and Cambridge, U. K.. They were started by members of a Christian church home group, and have operated successfully for over 30 and 20 years respectively. These are sister wholefood-selling companies, with yearly sales about two million pounds each, deriving many products from Fair Trade agencies. Each coop has around 20 worker-owners, experience showing this to be the optimal number for weekly mutual decision making. Further growth is through new, independent coops, that have been assisted by the two existing. Workers enjoy a high level of job security, with remuneration by need rather than position, so that a packer with a large family may receive more than the manager with a smaller family (Sawtell, 2001, 65).

The relevance to assisting poor people into employment in these cases is that people recovering from mental illness have been encouraged to become workers in these coops. This is the case even though, as the coop Web site states, “it should be emphasised that we do not hold any professional qualifications relevant to working with the mentally ill.” The two coops operate a charity, Strive Overseas Ltd, directed to the Third World, to which they have contributed over 120,000 pounds. Most importantly in terms of our principle one, daily worship is part of work life, with Communion every fortnight, a set-up that works, even though worker-owners are Christians from various denominations. These two-Christian inspired cases exemplify the proposition “that the primary mechanism by which ‘work’ directly advances the Church’s mission is not through the work itself but through relationships established in the workplace” (Gregory-Smith and Watts, 2009, 13), to which we might add relationships with suppliers and customers. The Daily Bread cooperatives are specifically Christian versions of worker-ownership/management firms in the U.S., such as the Alvarado Street Bakery in San Francisco.

Not only could individual Christians try and practice the principles in business, so could the church. However, according to the Urban Institute, only 1% of U. S. churches have concerned themselves with “outreach related to employment” (Spickard, 2007, 131). Nevertheless, the church has demonstrated that it can engage in job-generating economic activity, and opportunity exists for the principles to be practiced in this arena. The East Brooklyn Congregations (EBC),

an association of fifty local congregations in the area, built 2,300 single-family, owner-occupied homes in a formerly devastated neighborhood, funded by the churches themselves. House prices were set at \$48,000 for the home-owners whose average incomes were \$25,000. The EBC has continued its economic activity, now owning “a pre-fab factory that builds the walls of the homes.” This pattern has been followed by church-based BUILD (Baltimoreans United in Leadership Development) that has built 400 homes for low-wage workers (Slessarev, 1999, 417, 418, 420). The Circle Christian Development Corporation has restored and built hundreds of residential units in Chicago (Oster and Hamel, 2003, 47). Invariably, these projects are part of wider outreach programs.

One avenue with potential to be tapped more readily by Christians and churches for job-generation is microcredit for microenterprise. This makes available small capital loans to low-income people wanting to start their own businesses. Even in the secular arena, microenterprise has not been widely used in developed countries, compared with its more extensive use in the less developed world. No cases are known of churches providing microcredit in developed countries. One secular example in U.S. is ACCION operating for twenty years, the largest domestic microlending network, utilizing its experience from Latin America. According to its Web site, the U.S. ACCION network has made small business loans to just under 20,000 low earners, of \$272 million, averaging \$13,600 each, with a 7% default rate. Over three years, a survey of 849 of these beneficiaries reported their income to have increased by 38% on average. The recent global financial crisis has stimulated the growth of microcredit agencies in the U.S. Prominent examples are Grameen America (better known for its operations in Bangladesh), commencing in 2008, and also the Bank of America diversifying into this field.

Churches and Christian organizations, like Good Samaritan Ministries, Jobs for Life, and Christian credit unions could enter this domain. Some already have experience from encouraging business in less developed countries, like Partners Worldwide and Opportunity International. Christian Aid (U.S.), for instance, fosters worker cooperatives in the less developed world, experience that could be

applied to the U.S. itself. These Christian organizations could also foster self-owned/self-managed work by working with the U.S. state governments that encourage workers to buy out their firms where the owner retires and no family-member wants to continue the business. The well-known case of Isthmus Engineering in Wisconsin was a secular variant of this occurrence.

Christian churches and organizations could also develop concomitant ways to help the poor into work. These include assistance with job training, helping to discover self-employed work opportunities, legal help and child care, and assistance in forming other types of firms, like partnerships and cooperatives. Even with the difficulties of self-employment, such as long hours, most microentrepreneurs say they prefer self-employment to a “good” job.

CONCLUSION

The normative plans of God and Jesus for humankind recognize essential roles for work and wealth creation. Capital, understood as excess property beyond reasonable needs, has a vital role to play in generating beyond-subsistence provision, via the application of work. God displays a generous attitude to wealth accumulation, provided all His demands are met, including those of adequate sharing. Productive capital or wealth is spoken of approvingly by God and Jesus, as long as work processes use it correctly. This is not to say that all wealth accumulation flows from following God’s precepts, for wealth can be generated by ignoring these requirements.

The argument has been that application of the three principles provides direction toward the Christian solution to the economic problem. The three God-given principles would have to be supplemented by others, such as the need for people to maximize spiritual capital (to pursue as close a relationship with God, Jesus Christ and the Holy Spirit as possible). In the normative Biblical context, work possesses many more characteristics than examined here. For instance, work is intended to be an act of love and praise to God, to assist in the redemption of the creation, and to foster harmonious relationships between people in which the Trinity serves as the model. It is also clear

that God and Jesus call Christians to show to the world the nature of change that would flow from practice of the principles. Blomberg (1999, 247) expresses it that “Christians individually and corporately are called to model that transformation, however imperfectly, as a foretaste of the perfect redemption that must ultimately await the age to come.”

Cara Beed is a former lecturer in sociology at the Australian Catholic University. Clive Beed is former Senior Lecturer in Economics at the University of Melbourne. They are Honorary Fellows at the Centre for Applied Christian Ethics, Ridley Theological College, University of Melbourne.

References

- Beed, Clive and Cara Beed. *Alternatives to Economics: Christian Socio-economic Perspectives* (Lanham, MD: University Press of America, 2006).
- Blomberg, Craig. *Neither Poverty Nor Riches: A Biblical Theology of Possessions* (Leicester: Apollos, 1999).
- Bolt, John. “Christian Obligations: The Poor You Will Always Have With You.” *Journal of Markets and Morality*, 7, 2 (2004): 467-493.
- Bruner, Frederick. *Matthew: A Commentary: Vol. 1: The Christbook: Matthew 1-12*, rev. ed. (Grand Rapids: Eerdmans, 2004a).
- Bruner, Frederick. *Matthew: A Commentary: Vol. 2: The Churchbook: Matthew 13-28*, rev. ed. (Grand Rapids: Eerdmans, 2004b).
- Claar, Robin and Klay, Victor. *Economics in Christian Perspective* (Downers Grove: IVP Academic, 2007).
- Dodd, Sarah and George Gotsis. “Some Economic Implications of Synoptic Gospel Theology: A Short Overview.” *History of Economic Ideas*, 8, 2 (2002): 7-34.
- Gregory-Smith, Ian and Watts, Peter. “Profit Thy Neighbour? Wealth Creation and Christian Activity.” *Journal of the Association of Christian Economists (U.K.)*, 40 (2009): 1-18.

- Halteman, Jim. "Productive Capital and Christian Moral Teaching." *Faith and Economics*, 44 (2004): 26-38.
- Hay, Donald. *Economics Today: A Christian Critique* (Leicester: Apollos, 1989).
- Hill, Austin & Scott, Rae. *The Virtues of Capitalism* (Chicago: Northfield Publishing, 2010).
- Klein, William, Craig Blomberg & Robert Hubbard Jr. *Introduction to Biblical Interpretation*. (Nashville: Thomas Nelson, 2004).
- Hoppe, Leslie. *There Shall Be No Poor Among You* (Nashville: Abingdon, 2004).
- Kaiser, Jr., Walter. *Toward Old Testament Ethics* (Grand Rapids: Zondervan, 1983).
- Keener, Craig. *A Commentary on the Gospel of Matthew* (Grand Rapids: Eerdmans, 1999).
- Luz, Ulrich. *Matthew 21-28: A Commentary* (Minneapolis: Fortress Press, 2005).
- Luz, Ulrich. *Matthew 1-7: A Commentary* (Minneapolis: Fortress Press, 2007).
- Macpherson, Hugh (ed.). *John Spedan Lewis 1885-1663* (London: John Lewis Partnership).
- Mason, John. "Biblical Teaching and Assisting the Poor." *Transformation* 4. 2 (1987):1-14.
- Mason, John. "Biblical Teaching and the Objectives of Welfare Policy in the United States," in *Welfare in America: Christian Perspectives on a Policy in Crisis*, eds. Stanley Carlson-Thies, and James Skillen, 145-185 (Grand Rapids: Eerdmans, 1996).
- Mott, Stephen and Ronald Sider. "Economic Justice: A Biblical Paradigm," in *Toward a Just and Caring Society: Christian Responses to Poverty in America*, ed. David Gushee (ed.), 15-45 (Grand Rapids: Baker Books, 1999).
- Oakeshott, Robert. *Jobs and Fairness* (Wilby:Michael Russell, 2000).
- Oster, Merrill and Mike Hamel. *Giving Back* (Colorado Springs: Navpress, 2003).
- Sawtell, Roger. "Co-operatives: Regenerating Business in the Twenty-first Century, in *Christianity and the Culture of Economics*,

- Donald Hay and Alan Kreider (eds.), 53-75 (Cardiff: University of Wales Press, 2001).
- Schneider, John. *The Good of Affluence* (Grand Rapids: Eerdmans, 2002).
- Schneider, Michael. *The Distribution of Wealth* (Cheltenham: Edward Elgar, 2004).
- Sider, Ronald. *Just Generosity* 2nd ed. (Grand Rapids: Baker Books, 2007).
- Soane, Brendan. Property, in *A New Dictionary of Christian Ethics*, John Macquarrie and James Childress (eds.), 507-508 (London: SCM Press, 1986).
- Slessarev, Helen, Organizing the Poor, in *Toward a Just and Caring Society*, David Gushee (ed.), 396-426 (Grand Rapids: Baker Books, 1999).
- Spickard, David. "Jobs for Life." in *Ending Poverty in America*, John Edwards, Marion Crane, and Arne Kalleberg (eds.), 131 (New York: New Press, 2007).
- Wilkins, Michael. *Matthew: The NIV Application Commentary* (Grand Rapids: Zondervan, 2004).
- Witherington III, Ben. *Jesus and Money* (Grand Rapids: Brazos Press, 2010).
- Wright, Christopher. *God's People in God's Land* (Grand Rapids: Eerdmans, 1990).
- Wright, Christopher. *Walking in the Ways of the Lord* (Leicester: Apollos, 1995).
- Wright, Christopher. *Old Testament Ethics for the People of God* (Leicester: Inter-Varsity Press, 2004).