

Engaging with New Testament Wealth Ethics in the 21st Century

Some Constructive Considerations on Personal Piety and Public Progress

An address by Dr Christopher M. Hays, delivered May 15th, 2013.

Introduction

Soren Kierkegaard was fond of taking the mickey out of the New Testament scholarship of his day:

The New Testament is very easy to understand. But we human beings are really a bunch of scheming swindlers; we pretend to be unable to understand it because we understand very well that the minute we understand we are obliged to act accordingly.... Here Christian scholarship has its place. Christian scholarship is the human race's prodigious invention to defend itself against the New Testament.... I open the New Testament and read: "If you want to be perfect, then sell all your goods and give to the poor and come and follow me." Good God, all the capitalists, the officeholders, and the pensioners, the whole race no less, would be almost beggars: we would be sunk if it were not for scientific scholarship! Scientific scholarship! Those words have a magnificent sound...[S]cientific scholarship, which helps to restrain the New Testament ... this confounded book which would *ein, zwei, drei*, run us all down if it got loose, that is, if scientific scholarship did not restrain it.¹

Today, many New Testament scholars have swung in the opposite direction; rather than muzzling the New Testament, we amplify it to a shrill, even distorting volume. The post-colonial theological guild applauds those who vent bitter vitriol against the villains of "Big Business". When we fulminate "prophetically", when we "speak truth to power", we briefly forget who it was that hunted the ivory for our tower, endowed our fellowships, and paid for our port.

I started studying wealth ethics in 2003. Then the bubble burst. We found out all about sub-prime lending, mortgage-backed securities, and credit-default swaps, and it was open season on market capitalism. Never before was it so easy to trash Wall Street or kick a banker. Never before had Jesus' ethics seemed so confirmed by newspaper

¹ Søren Kierkegaard, *Journals and Papers*, trans. Howard V. Hong and Edna H. Hong, second ed., 7 vols., vol. 3 (1967-1978), §2872, pp. 270-272.

headlines. I felt as though I had done the academic equivalent of investing in Microsoft in 1986, because all of a sudden everyone was convinced of the relevance of Jesus' wealth ethics (and in a discipline like theology, public assent to one's "relevance" is not to be taken for granted).

Here's the problem though: folks don't know what to do with Jesus' "radical" teachings on money. Most Christians shy away from what the Gospels say simply because it's so absurd. Those who are willing to take the Gospels' teachings at face value have no idea how to apply Jesus' wealth ethics to the contemporary global markets in a way that is anything less than reactionary, isolationist, economic suicide.

So this evening, I'm going to try to take seriously, on the one hand, Jesus' teachings on wealth and poverty, and on the other hand, the fact that we live in an age where the best friend of the poor *could just be the global market*.² I'll proceed in four steps. First, I propose to give a summation of what Jesus says about wealth. Second, I'll make some suggestions about how individuals can respond personally to this absurd ethic. Third, I'll suggest a framework by which to organize all of the other stuff Jesus says about wealth and poverty. Fourth and finally, I'll comment on how one might transpose this Christian wealth ethic onto the public sphere.

Wealth Ethics in the New Testament

We begin, then, with an overview of wealth ethics in Luke and Acts, since these books give us the most insight into Jesus' teachings on money. Lord Griffiths has encouraged me to open with a bit of a "history-of-research" on Lukan wealth ethics.

[By way of definition, when I speak of "wealth ethics" I am talking about morality as it relates to the acquisition and utilization of property and income, without limiting the scope of the subject only to the affluent. Poor people have wealth ethical obligations too.]

History of Research

The modern study of Lukan wealth ethics can be seen as a struggle to read Jesus' teachings honestly and to find some way in which those teachings can be adopted by the modern Church without turning us all into wandering, homeless street-preachers.

The Interim Strategy

One common scholarly strategy is to say that Luke's Jesus proposed an *interim* ethic of radical divestiture, applicable only to the time of his earthly ministry and

² On the productive potential and moral vulnerability of global markets, e.g. Kenman L. Wong and Scott B. Rae, *Business for the Common Good: A Christian Vision for the Marketplace*, Christian Worldview Integration Series (Downer's Grove: IVP Academic, 2011), 153-60; Brian Griffiths, "The Challenge of Global Capitalism: A Christian Perspective," in *Making Globalization Good: The Moral Challenges of Global Capitalism*, ed. John Dunning (Oxford: Oxford University Press, 2003), 159-79

perhaps to the first generation of apostles. This perspective tends to identify the apostles as the “poor” whom Jesus calls “blessed”, insofar as they impoverished themselves in order to follow him. Unfortunately, this reading flounders on the fact that the disciples, though leaving behind their jobs, did *not* divest themselves of all possessions. Levi still had a house after “leaving all” to follow Jesus; several rich female disciples supported Jesus and the Twelve throughout their itinerancy (Luke 8:1-3); and the apostles arrived in Jerusalem bedecked with garments, purses, and even a couple of swords. Moreover, it seems improbable that Luke would spend one in six of his Gospel’s verses teaching on poverty and possessions if all that material were simply historical trivia, bereft of any bearing on his contemporary readers.

The Bi-Vocational Strategy

A second strategy is to divide the Gospel’s teachings on money into two thematic groups; the really batty texts that call for divestiture and renunciation are said to be directed at itinerants, i.e. the disciples that followed Jesus around Galilee, while the more reasonable texts are said to be directed towards localized believers, i.e. everyone else. I call this a *bi-vocational* solution. Now, I think there’s something to this bi-vocational view, insofar as the Gospel does seem to endorse complementary relations between the itinerant preachers and the residents of the villages of Galilee and Judea who provide the itinerants with food and shelter. Still, I’m not entirely content with this view, insofar as there is a great deal more diversity in the behavior of the disciples than simple divestiture *tout court*. Some of the itinerant apostles leave everything behind but don’t sell off their goods; the Rich Young Ruler, by contrast, is told to sell all his possessions and distribute the proceeds to the poor before becoming an itinerant; and the rich ladies of Luke 8 don’t seem to have divested themselves all at once, but instead support the disciples little by little throughout their ministry. The itinerants cannot simply be treated *en bloc* as manifesting a single sort of renunciation.

The Personalist Strategy

Some scholars take a third approach, and own up to the enormous breadth of behaviors described (and implicitly endorsed) in Luke and Acts. These scholars derive from such diversity the conclusion that Luke simply endorses a myriad of irreconcilable lifestyles because he expects each believer to make a personal evaluation of how he or she will respond to Jesus’ ethical mandates. In light of the individualist bent of this approach, I refer to it as the *personalist* strategy. Lamentably, this reading does not seem adequately to explain Luke 14:33 (“Nobody can be my disciple who does not renounce all of his possessions”), insofar as that text very explicitly claims normativity for all would-be disciples.

Popular Preaching

Of course, the vast majority of expositions of Gospel wealth ethics come not from the academy but from the pulpit, and these popular interpretations tend not to be systematic or to reflect any of the aforementioned academic theses. Though well-intentioned and often eminently reasonable, these expositions unfortunately tend to distort the really tricky texts of the Gospels. Such sermons turn the account of the Rich Young Ruler (18:19-31) into the story of a unique rich man who had a personal problem with greed; they transmute Luke 14:33 into an encouragement to be *willing* to give up anything for God *if* He should ask you to do so; they dress up the Parable of the Rich Fool (12:15-21) as a mere critique of unjust acquisition.

All of the aforementioned interpretations are well-meaning exercises in exegetical gymnastics, stimulated by three common-sense observations:

- 1) there are plenty of Scriptural texts on money that see wealth as having a potentially positive role,
- 2) the Church has not traditionally read the more-radical Gospel texts as commands that all Christians everywhere must divest themselves of all wealth, and
- 3) such divestiture would be practically disastrous, ensuring the rapid impoverishment of the community and stripping the Church of the real and pragmatic means to care for the poor about whom Jesus was ostensibly so concerned.

So how does a Christian read these Gospel texts with spiritual and intellectual integrity? While Jesus' teachings on possessions do present us with major hermeneutical challenges (i.e. it's hard to figure out how to apply them to the 21st century Western world), we do not confront those challenges by refusing to hear what Jesus said. Those of us who are religious readers of the New Testament (and we number approximately two billion) believe that in Christ was revealed something of the will of a God whose character is unchanging, such that we think that the God we glimpse in Christ is the God we serve today. That being the case, we should think very carefully about how Jesus of Nazareth in 29 CE tells us about what God wills we do in London in 2013.

What the New Testament Actually Teaches about Wealth

At the risk of stating the obvious, we probably need to start by getting a clear idea of what the Jesus of the Gospels actually says about money, even if he ends up saying lots of stuff we disagree with. If we decide to reject his perspective, fine, but that's a different step.

As a primer, let's recall the way that Jesus sums up his social ethics: "You shall love the Lord your God with all your heart, with all your soul, with all your mind, and

with all your strength, and your neighbor as yourself" (Luke 10:27; cf. Mark 12:30-31//Matt 22:37-39). (I'll refer to this text henceforth as the "Double Love Command".) It should be immediately clear to us that we have tumbled down the rabbit hole into a world of ethical absurdity. Nobody with an ounce of self-reflection can have any illusions about loving God with the entirety of his or her heart, soul, mind, and strength, any more than they can presume an ability to love their neighbor as themselves. I don't even love my wife and children as myself, not in any sort of a consistent fashion. So if you think that Jesus' ethics were intended as a set of behaviors that can be adopted by any reasonably self-controlled person, then you'd have to conclude that the Gospels are a lot of starry-eyed poppycock.

If, however, you will countenance the irreducibly religious possibility that Jesus' moral teachings are oftentimes communicating the most deeply held desires of God, then you might see the imperative to love God with all that you have and are, and to love your neighbor as yourself, as precisely the way that you would act were you the sort of person that God desires you to be. That is the goal, impossible and right.

With that in mind, let's examine Luke 14:33, the text which arguably gives us the purest distillation of Jesus' wealth ethics: "Nobody can be my disciple who does not renounce all of his possessions." Here, the second-rate philologist in me perks up. The Greek word translated "renounce" here is ἀποτάσσομαι, and, much like the English word "renounce", ἀποτάσσομαι can denote a whole variety of behaviours, from internal abjuration to external divestiture, from temporary abstinence to permanent repudiation. In other words, lexicography does not tell you precisely what Jesus means by "renounce".

In a similar vein, one need not speak English, Hebrew, Greek, or any Western European language for long to realize that the word "all" doesn't necessarily mean "all", at least not in the sense of "each and every one without exception". While it may sound as if I'm channelling Bill Clinton, haggling over what might be the meaning of the word "is", a quick glance at Luke's writings shows that he uses the word "all" hyperbolically with great frequency. Consider Jesus' rebuke to the disciples on the road to Emmaus (Luke 24:25): "Oh, how foolish you are, and how slow of heart to believe *all* that the prophets have declared!" Did Cleopas and his friend really disbelieve *each* detail of the prophetic corpus? Or look at Acts 17:21: "Now *all* the Athenians and the foreigners living there would spend their time in nothing but telling or hearing something new." But Luke does not likely think that every fishmonger and washerwoman in Athens is an armchair philosopher. The list could be greatly multiplied. *Everyone* knows this. We do this *all* the time.

I'm sorry to say, however, that this lexical obfuscation does not render Luke 14:33 insuperably opaque. When the dictionary doesn't tell you what meaning a word has in a given context, you don't abandon the search for understanding; you examine

the context. Perusal of Luke and Acts in fact reveals an abundance of disciples who are praised by Jesus for their conduct with possessions, for the way—indeed the many ways—in which they renounce all. The apostles left behind their homes and livelihoods without selling off all their possessions (Luke 5.11, 27; 18.28-31). The Rich Young Ruler, by contrast, is told to liquidate his assets and distribute them to the poor (Luke 18.19-27). Zacchaeus is awarded salvation in response to his penitential declaration that he will give away half his goods and make four-fold restitution for any ill-gotten gains (Luke 19.1-10). The women disciples of Luke 8.1-3 never divest themselves, but instead dole out support to Jesus and the Twelve on a regular basis. Villagers receive the apostles into their homes and feed them (Luke 9.1-6; 10.1-13).³ Paul works as a craftsman in order to support himself and provide for the needs of his companions and the impoverished brethren (Acts 20.33-35). Some members of the Jerusalem Community sell parcels of land or houses to care for the poor, while others keep their homes and welcome the poor in for regular meals (Acts 2.43-47; 4.32-37).⁴

The point of this blitz through Luke and Acts is not to say that Luke doesn't really think disciples of Jesus have to renounce everything. The point is that Luke believes there to be a variety of ways in which the faithful engage in a thorough-going renunciation of goods: some by abandonment, some by divestiture, some by charity and hospitality.

The negative formulation of Luke 14:33, emphasizing “renunciation” rather than “giving”, reflects Jesus’ earnest warnings about the dangers of wealth. Jesus numbers riches among the premier threats to the fruitfulness of his disciples (Luke 8.14), and laments that great riches make discipleship nearly impossible (Luke 18.19-27), for “You cannot serve God and Mammon” (Luke 16:13).⁵ Nonetheless, given the Gospel’s ubiquitous and earnest emphases on generosity,⁶ it might be apt to reformulate Luke 14:33 in more positive terms, in order to provide a more all-encompassing summation of Luke’s wealth ethics. Thus, we might say “Every disciple of Jesus must *commit all* of his or her resources to the Kingdom”.⁷

³ The peace of God is pronounced over their households, and they thus avoid the pronouncement of judgment uttered against those who withhold such hospitality.

⁴ In their pluriformity of actions and lifestyles they realize the Deuteronomic ideal for God’s faithful people and great grace is upon them all.

⁵ This makes good sense, insofar as the *first* priority of Luke’s Jesus is that the disciples love *God* with all their heart, soul, mind, and strength.

⁶ And on becoming rich towards God (Luke 12:21), making friends in the life to come (Luke 16:9), and storing up treasures in heaven (Luke 12:33)

⁷ Compare the formulation of Germain Grisez: “All Jesus’ followers must give up everything they have, in the sense of investing all their material goods in God’s kingdom.... [T]o devote material goods to the service of Jesus’ kingdom means acquiring, using, and retaining them precisely insofar as they are necessary for survival or are suitable for fulfilling responsibilities pertaining to one’s personal vocation?”

The key feature of this formulation is the *thorough-going character* of the dedication of the resources; the same notion appears in the account of the Widow's Mite. In contrast with the affluent, whose piety was popularly appraised based on the size of their gift, the poor woman is lauded by Jesus for having dedicated to the work of God "everything she had to live on"; she is described as giving "out of her lack" (ἐκ τοῦ ὑστερήματος αὐτῆς). The obvious thesis of the story is that God evaluates one's generosity based not on how much one gives, but based on how much one keeps for oneself. Once again, the *totality* of one's material dedication to the Kingdom is in view. It is on the basis of the extent of one's commitment to the Kingdom that God esteems the piety of his servants. Totality of investment is contiguous with totality of love, whereas mediocrity of investment reflects a tepidity of affection. Where your treasure is, there your heart will be also.

In my view, all of the Gospel's teachings about money and poverty are part and parcel of the basic convictions that one is supposed to be totally committed to the love of God and the love of neighbor. From that commitment flows 1) the warnings about the dangers of wealth, since riches lure one away from the love of God, and 2) the exhortations to use one's resources for God's purposes, especially to love the people whom God loves (e.g. the poor). The rest of the Gospels' teachings on money aim to underscore these two themes, and to that end the Gospels spare no rhetorical expense. The Gospels augur perdition for those of us who have material resources and do not use them to rectify the injustices in the world, whether because of our greed or sloth or preoccupation with a world that is passing away;⁸ the Gospels promise reward to those who do join themselves and all of their resources in the work of the will of God.⁹ We scholars have spent centuries and piled up innumerable tomes in an effort to explain away this basic teaching because it's too damn awful or scary or utterly impractical or at odds with our Lutheran theology. Still, this teaching pervades the Gospels, and the intransigence of the texts, their unwillingness to yield under the pressure of so much erudition and creativity is testament to the fact that they simply say what they seem to say.

What about the problem that these requirements are impossible for mortals to achieve? This is simply a consequence of the fact that in Jesus we encounter not just the teachings of another moralist, but a reflection of the very heart of God. What we have here is what God himself desires: perfect justice, perfect mercy, perfect love. That's why

(Germain Grisez, *The Way of the Lord Jesus: Volume Two: Living a Christian Life* (Quincy, Illinois: Franciscan, 1993), 804).

⁸ The parable of the unjust steward, Luke 16.10-13; the parable of the Rich Man and Lazarus, Luke 16.19-31; the apocalyptic discourse of Luke 17:26-33; the banquet teachings of Luke 14

⁹ Luke 18.28-31; cf. Luke 6:30-38; 14:12-14; 16:1-12.

in Matthew's Gospel, Jesus said, "Be ye perfect as your Father in heaven is perfect", why in Luke's Gospel, Jesus says, "Be ye merciful as your Father in heaven is merciful", and why in Leviticus God himself says, "Be ye holy to me as I am holy" (Lev. 20:26).

This somewhat pie-in-the-sky construal of New Testament teaching raises a variety of other questions. Perhaps the most obvious question is that of how one becomes capable of loving one's neighbor as oneself. And beyond that we are doubtless obliged to ask how do we going about loving our neighbors as ourselves in the 21st century, in a world where we have more neighbors than ever, more potency than ever, and where things are a helluva lot more complicated than Jesus and the apostles ever imagined?

So, in the spirit of addressing these questions, I will briefly comment on three themes: how to think *personally* about the New Testament's teachings on wealth ethics; how to think *systematically* about the New Testament's teachings on wealth ethics; how to think *publicly* about the New Testament's teachings on wealth ethics.

Aside: On "Committing Resources" to the Kingdom

But before I go any further, I should probably note that when I talk about "committing resources to the Kingdom", I don't mean to imply that one does this exclusively, or even primarily, by giving more money to the local church and the charity sector. While I think that the institutional Church and the charity sector play valuable roles in aiding the needy, I am also deeply confident that the first line of defense against poverty is gainful employment. Thus I think that investing in justice and mercy in the present age often means devoting one's resources to facilitating the development of employment opportunities for the under-privileged and providing training and infrastructure to enhance their sense of dignity in supporting themselves and serving the good of those around them. Charity is hardly the only mechanism by which one can dedicate all to the Kingdom.

This is not to say, however, that indiscriminate investment necessarily serves justice and mercy, as if one could identify the Market with the Kingdom. The fact of the matter is that the market is a tool, like a hammer or a computer or fire, and it can be used to sublime ends and to horrific ends. Michael Sandel's book *What Money Can't Buy* is but a recent exposition of the problematic sorts of things for sale on the free market. Those committed to investing in justice and mercy cannot focus exclusively on the fact that they help the poor by stimulating the labor market; we also have to evaluate to what degree the goods and services we provide support human flourishing or support the flourishing of vanity, lust, greed, and violence. We need moral businessmen and executives not only to ensure that their employees are treated justly, but also that the industries to which they lend their ingenuity and the sweat of their brow are in fact the sorts of organizations that contribute to the common good. The common good cannot

be blithely identified with GDP,¹⁰ though it can be served by a GDP that is put to good uses, or at least to better uses than was the case last century, or last decade, or last year.

How to think *personally* about the New Testament teachings on wealth ethics

It is hardly unprecedented to say that we should commit all of our resources to the Kingdom (as has been my thesis). The problem is simply that I don't want to do it.

Early Church Strategies: The Problem with Precepts and Counsels

Indeed, the leaders of the early Church had a hard time agreeing on how to follow Jesus' teachings on money, and so patristic writings mirror all the extremes of contemporary debate. In these texts, we run into radical hippies who divested themselves to live in poverty and fulminate against the rich, all the while doing pitifully little to help the impecunious;¹¹ we meet the rich and powerful who sometimes sneer at the naïveté of the iconoclasts while themselves contributing meager percentages of their estates and incomes to the poor.¹² Sometimes we encounter bishops and theologians who display real pragmatic savvy in providing for the poor while pastoring the rich¹³; other bishops are swindlers and crooks.¹⁴ On one or two occasions we catch a whiff of early Christian communists,¹⁵ and every once in a while, we meet some proper heroes and saints.¹⁶

For a couple of centuries Christian debate on wealth ethics rang out stridently, but eventually a consensus emerged, beginning as early as Origen¹⁷ but becoming a received orthodoxy with Augustine. The Augustinian solution to the New Testament's ludicrous moral demands was basically what I have called the "bi-vocational" strategy: Augustine made all the verses about thorough-going renunciation and divestiture refer to a small and specific group of super-disciples, and he applied to the rest of us dopes

¹⁰ See Bob Goudzwaard, "Economic Growth: Is More Always Better?," in *Christianity and the Culture of Economics*, ed. Donald Hay and Alan Kreider, *Religion, Culture and Society* (Cardiff: University of Wales Press, 2001), 153-65.

¹¹ *Testimony of Truth; Acts of Peter and the Twelve Apostles*.

¹² Addressees of Clement of Alexandria's *Quis Dives Salvetur*; cf. the Cyprian of Carthage's *Opera et Eleemosynis*

¹³ *Apostolic Tradition*; Shepherd of Hermas; Justin Martyr; Origen; Clement of Alexandria; Tertullian;

¹⁴ Optatus, *First book against the Donatists*, 16-18; *Proceedings before the Consular Zenophilus*, 17-20.

¹⁵ Carpocratians; perhaps the Ebionites (though I think this is unlikely).

¹⁶ Antony the Great, Cyprian of Carthage.

¹⁷ *Hom. Gen.* 16.5-6; *Hom. Jes.* 17.2-3; It is important to note that not every text on renunciation is directed at religious professions, though it is consistently depicted as an expression of supererogatory piety (*Hom. Gen.* 8.8; *Hom. Exod.* 5.2; *Hom. Lev.* 9.9.4; *Comm. Matt.* 10.6). This makes sense; Origen would not limit the possibility of a lifestyle of perfection to the priesthood, but he did understand renunciation and self-denial to be crucial means in the progress of perfection.

the gentler encouragements towards generosity and feeding the poor. Augustine implemented this bi-vocational strategy by making a distinction between a “precept” and a “counsel of perfection”.¹⁸ A precept is a rule that is binding for every Christian, while a “counsel of perfection” just applies to the super-spiritual, like monks. By this token, when Jesus told the Rich Young Ruler to sell all his possessions, he was issuing a “counsel of perfection”, whereas when Jesus said to feed the poor, he was issuing a precept, a mandate, for all us regular folk. It’s a nice idea, and certainly allowed the suddenly rich post-Constantinian Church to breathe a sigh of relief.

The problem is, of course, that this interpretation is patently not what Jesus says. Jesus says that *anyone who wants to be his disciple* has to renounce all possessions, hate his wife and children, and take up his cross. He tells his disciples that they are to be perfect as their Father in heaven is perfect. However reasonable and realistic Augustine’s bi-vocational distinction between precepts and counsels may appear, it’s not Jesus’ distinction. Jesus does not set realistic demands upon his disciples; he sets demands that expose our sinfulness. So I’d like to propose an approach to Jesus’ wealth ethics that grasps the thistle of our sinfulness.

Repentance and Sanctification

The Kingdom of God that drew near in Jesus’ life, death, and resurrection is divine; it marks a radical break with the old way of being in the world. That’s why in Mark 1, when announcing that the Kingdom had drawn near, the first thing that Jesus says is “repent” (Mark 1:15). Repent because I don’t love my neighbor as myself. Repent because I do serve Mammon. Repent because I, who have the world’s goods, see my brother in need and do nothing; repent because the love of God is not in me (1 John 3:17). Any Christian wealth ethics that is not initiated and sustained by repentance is a humanist castle in the air.

This talk about repentance reminds us that the subject of wealth ethics is just one important part of a much larger question of sinfulness and holiness. The funny thing is that the New Testament teaches lots of absurd things about other moral topics, and yet people have not fled to a bi-vocational hermeneutic to make sense of those teachings. For example, consider the subject of anger. Jesus said, “if you are angry with a brother or sister, you will be liable to judgment; and if you insult a brother or sister, you will be liable to the council; and if you say, ‘You fool,’ you will be liable to the hell of fire” (Matt 5:22). But nobody I know reads this text and concludes, “Jesus must only have meant this loony teaching for pastors and priests”. Instead, we read this text and conclude that Jesus sees hatred and contumely as far more destructive and evil than we

¹⁸ See *Contra Faustum*, 6.9; *Ep.* 157; Elizabeth A. Clark, *Reading Renunciation: Asceticism and Scripture in Early Christianity* (Princeton: Princeton University Press, 1999), 143; Peter Garnsey, *Thinking about Property: From Antiquity to the Age of Revolution* (Cambridge: Cambridge University Press, 2007), 91-94.

countenance, such that we should repent (and continue to repent) of our hatred and strive to grow in peace and forgiveness, joining our will with the work of God's Spirit. In other words, we respond to this text through the doctrine of *sanctification*, which describes the way in which Christians are to progress towards greater holiness, their own efforts cooperating with God's gracious work in altering their wills.

Or again, Jesus said, "Everyone who looks at a woman with lust has already committed adultery with her in his heart" (Matt 5:28). Nobody reads this text and adopts a bi-vocational hermeneutic, to the effect that Jesus only intended this teaching for monks and super-pious people. Instead, we read these harsh words and conclude that Jesus sees prurience as far more debasing and destructive than we typically countenance, such that his followers must repent (and continue to repent) of their concupiscence and strive to grow in self-control and respect of others, joining their will with the work of God's Spirit. We receive Jesus' words as a call to greater holiness, a call to strain forward in the process of sanctification.

Put briefly, when responding to every other sin under the sun, Christian theology has adjured that believers repent and engage in the synergistic process of sanctification, admitting one's wrongdoing and striving to grow in holiness. But for whatever reason, whether because of avarice or the harrowing nature of the New Testament's teachings on money, we have not generally invoked the doctrine of sanctification when teaching on greed and generosity. And yet wealth ethics are not qualitatively different than any other area of morality: one begins by repenting of one's vice and seeking to grow in virtue. With wealth ethics, that means taking the New Testament's condemnations of covetousness right on the chin, admitting my wrongdoing, repenting of my greed, and seeking to grow in generosity and love of neighbor. I *do* cling to my wealth; I *don't* love my neighbor as myself, and the only way forward from there is through repentance and sanctification.

As I have already indicated, however, sanctification is a process that entails cooperation between my volition and God's work. I don't think that I can *just will* myself to love my neighbor more; I need to undergo a course of fundamental transformation. I actually think that *any* sort of Christian ethics must be rooted in an experience of the love of God, of being loved by God. My egoism and selfishness and sin are rooted in my insufficient apprehension of being first and last and essentially and ultimately beloved; I run after recognition and security and petty pleasure because I don't believe and feel that I am loved. However much this may sound like saccharine pseudo-psychology, the theme of God's love for his people undergirds the whole of Scripture's metanarrative, from the election of Abraham (Gen 24:12)¹⁹ to the covenant with Israel (Deut 7:13)²⁰ to the restoration from the exile (Isa 43:4)²¹ to the apocalyptic

¹⁹ to the Exodus from Egypt (Exod. 15:13; Deut. 7:8)

²⁰ to the prophetic laments over an unfaithful wife (Ezekiel 16; 23; Hosea 1-4)

vision of the Church as the bride of God (Rev. 19.7; 21.2). God's love is that for which humanity was created and lack of God's love is our most profound experiential and existential privation. And so I do not actually think that I can grow in my love of others unless I grow first in my experience of the love of God. Morality thrives on mysticism; justice is rooted in love.

I think that as I know myself to be loved by God, I will be able to love my property less and need my financial security less; as I know myself to be loved by God I will be able to love my neighbor more. And as I love my neighbor more, the reality of their suffering will grow and outpace my pleasure in possessions, such that I would rather use my power to end their present plight than to retrench my own security. I'll hardly reach the end of this road (at least not this side of the resurrection), but that does not mean that I will not cover a lot of ground.

How to Think *Systematically* about the New Testament Teachings on Wealth Ethics

Once we come to grasp the fundamental message that followers of Christ are to commit all of their resources to the Kingdom of God, we are obliged to think systematically and practically about how to dedicate our goods to the Kingdom.

The Challenges

How does one begin this process of thinking systematically about justice and mercy? Well, several years ago, as a bright-eyed, biblicist graduate student writing a master's thesis on this subject, I reckoned that the most logical approach would be to crack the spine of the biggest concordance I could find and rustle up every Scriptural text that related to the proper use of money. I found that the Bible is not short on suggestions about how to pursue justice for the oppressed and show mercy to the miserable. Even a survey confined to the New Testament turns up a delightful array of practical suggestions and examples. Jesus encourages debt remission (Luke 7.41-42; 11.4; 16.1-13) and interest-free loans (Luke 6.35). He and the apostles laud hospitality (Luke 9.1-16; 10.1-13) and share meals with the hungry (Acts 2.42-47). The New Testament enjoins and narrates large-scale liquidations of personal property (Luke 18.19-31; 19.1-10; Acts 4.42-47; 4.33-5.1) and describes a centralized process of distributions to the financially vulnerable (Acts 6.1-7) as well as large-scale international transfer payments in times of crisis (Rom 15.25-26; 1 Cor 16.1-3; 2 Cor 8-9, Acts 11.27-30). Gainful labor gets a shout-out or two in Acts and the Epistles (Acts 20:33-35; 1 Thess 2:9; 4:11-12; 5:14; Eph 4:28). And goodness, volumes have been written on the myriad of exhortations to almsgiving that pervade the Scriptures of the New Covenant (e.g. Luke 11.41; 12.33; Acts 9.36; 10.4, 31; 20.34-35).

²¹ and the redemption of Christ's followers (Rev 1:5)

Quantity of data notwithstanding, it took me a little while to realize that the Bible's comments on justice and mercy did not amount to a step-by-step guide to global utopia.²² Rather, there are genuine tensions within the instructions of the New Testament canon. For example, it's pretty tricky to offer hospitality to traveling disciples or to make large-scale international transfers if you have already sold off your home in order to make a big, lump-sum gift to the poor, or when you have made a lot of interest-free loans and then forgiven all those debts. I can't actually do all these things simultaneously.

Further, if I take the New Testament seriously when it warns about the dangers of money,²³ then it would stand to reason that I'd avoid enriching myself, lest I be veritably sowing thorns in the garden of my soul. Of course, such spiritual circumspection would have deleterious knock-on effects for the poor who might otherwise benefit from my financial potency. But should I prioritize their temporal peril over my eternal peril?

Indeed, sometimes the tensions within the New Testament appear to rise to the level of flat-out contradiction. Jesus says "Give to whoever asks of you" (Matt 5:42), and "do not resist the evil man" (Matt. 5:39). But Paul says that the Christians should stop supporting the lazy jerks who refuse to work and instead sponge off the community (2 Thess. 3:10). So to whom ought I to listen?

Then what happens when you bring modern day knowledge of business and economics to bear on the subject? You don't have to know much about finance to understand that it may be better to make a pile of money, put it in a trust, and then give away the income from that trust, than simply to liquidate your assets up front and make a lump-sum contribution to charity. That's the miracle of compound interest! It also doesn't take a lot of economic knowledge to realize that you can only throw so much good money after bad, that you can only give so much aid and cooperation to people or nations that are lazy or inefficient or unsustainable or corrupt before you finally imperil the economically strong and jeopardize their ability to help the weak; we all felt this during the financial crisis when it seemed like Europe was teetering between the forces of the German juggernaut and inefficiencies and short-sightedness of nations like Greece and Portugal. So how do we deal with the fact that not a single New Testament author possessed even of fraction of the financial savvy and economic knowledge that are bouncing around in the head of any MBA sitting on the London Tube?

I'd like to propose a basic framework within which to begin to organize both the New Testament's disparate teachings on wealth ethics and our contemporary

²² There are plenty of economic subjects the text doesn't address, and we can't even fit the ethical topics New Testament does address into a neat casuistry for Christian comportment.

²³ 32% of the 596 verses on poverty and possessions in the New Testament are criticisms of wealth.

understandings of markets and finance. Two basic theological considerations will provide the structure we require. The first consideration is hierarchical, helping us to think about how to prioritize various means and ends; the second consideration attends to division of labor, helping create space for the diversity of tasks that will go into the pursuit of justice and mercy in the 21st century.

Hierarchical Considerations: The Double Love Command

When trying to prioritize the countervailing claims of the various scriptural and modern intellectual authorities, Jesus himself provides us with a sterling example. When the matter of prioritizing countervailing considerations was put to Jesus—when he was asked “Which is the greatest commandment”—he replied with the elegant Double Love Command (Luke 10:27; cf. Mark 12:30-31//Matt 22:37-39). The first priority of the faithful is to love God with the entirety of one’s being; the second, to love one’s neighbor as oneself. As such, primacy is given to the cultivation and expression of one’s love of God; thereafter, all other considerations are made subordinate to the love of one’s neighbor. In this way, the Double Love Command allows us to prioritize various Scriptural imperatives and contemporary insights without discarding some in favor of others.

To illustrate this approach, let’s consider a question I already raised: how is one to engage in gainful labor in order to care for the poor, if wealth is indeed a rival to God and a tantalizing peril to salvation? The Double Love Command reveals that God must come first; if the acquisition of wealth for the supposed purpose of loving our neighbor does indeed imperil our fidelity to God, then we must choose God even over our brothers and sisters. It is an easy thing to say that one cannot be generous with what one does not have, but Jesus reveals that God prefers our utter fidelity to our money; I am not only one by whom God can provide for the poor, but only I can turn my own heart to God, and he would rather have my heart than my billfold. So if I find my job or my desire for security encroaching on my love of or fidelity to God, then I must somehow leave them behind, cut off my hand, gouge out my eye (Matt 18:9//Mark 9:47).

In addition to articulating the primacy of our own fidelity to God, the Double Love Command also helps us to adjudicate between contrary commands on interpersonal relations. Consider the tension between Jesus’ exhortation to “give to whomever asks of you”, and Paul’s prohibition of supporting the Christian who refuses to work; this is very much relevant to contemporary Christian debates on welfare. On the one hand, liberal Christians emphasize the crippling realities of structural pressures and invoke the biblical commands to give to the needy as well as the example of the distribution to the widows in Acts 6. Conservative Christians on the other hand emphasize the fear of inter-generational dependency on the welfare state as well as financial disincentives to rejoin the work-force, undergirding their view with 2 Thessalonians 3.10. Both groups have Scripture on their side; neither group has a clear

divine mandate, which means that, from a Christian perspective, the debate must be adjudicated with a view towards how most effectively to love *all* our neighbors (both those giving and those receiving, both those sinning by stinginess and those sinning by exploiting the generosity of their brethren).

Finally, the prioritization of the command to love one's neighbor provides guidance when contemporary knowledge seems to problematize Scriptural imperatives or prohibitions. Allow me to crib a relatively uncontroversial example, nicely summarized in Lord Green's book *Serving God? Serving Mammon?*²⁴ It is well known that the Scriptures prohibit the charging of interest;²⁵ this remained a distinctive of Judaism and Christianity for centuries. In ancient Israel, it was primarily the poor who borrowed. Interest rates in the ancient world were exorbitant, such that the poor who were obliged by desperation to borrow were very likely being made worse-off by their borrowing. Thus charging interest was forbidden, in order to protect the indigent borrower from being further impoverished. (As a side note, this actually created a problem in the Second Temple era, as the prohibition of interest, combined with the Sabbath laws that loans be forgiven every seven years, effectively dried up the supply of willing lenders.²⁶)

But today, in a world where interest rates are often quite low and where borrowed money can be invested in ways that significantly increase one's earning power (education, business, etc), one can make a viable case that a low-interest loan, properly invested, is very likely to improve the life of a needy individual. Insofar as some profit motive is generally needful to maintain the supply of capital, one can make the case that Christians should be permitted to charge modest interest *as an expression of the command to love one's neighbor*. This has come to be the dominant view of Christianity today, notwithstanding some contemporary Christian economists who do argue from the biblical prohibitions of usury that we should abolish interest-based finance.²⁷

Division of Labor: Vocational Diversity

Allow me to suggest another organizational consideration for the elaboration of a Christian wealth ethic based on the New Testament: while all disciples must commit all of their resources to the Kingdom, *there are diverse ways in which that commitment occurs, according to the diversity of Christian vocations*. There may be some who commit all to the Kingdom by living communally in the inner city, as do the New Monastics; others will

²⁴ Stephen Green, *Serving God? Serving Mammon?* (London: Marshall Pickering, 1996), 29-31.

²⁵ Exod. 22:25-27; Lev. 25:36-37; Deut. 23:19-20; Ezek. 18.7-13; Amos 2.8; Ps. 15.5; Prov. 28.8; Neh. 5.7-11.

²⁶ It was for this reason that the *prozbul* was instituted, creating a loophole by which to avoid the requirement of Sabbath remission of debts; *m. Sheb.* 10.3.

²⁷ See most prominently Paul Mills, "The Great Financial Crisis: A Biblical Diagnosis," *Cambridge Papers* 20, no. 1 (2011); cf. Robert Van De Weyer, *Against Usury: Resolving the Economic, Ecological and Welfare Crisis* (London: SPCK, 2010).

take massive pay-cuts to join NGOs; and others will apply their talents to finance or entrepreneurialism, earning spectacular profits but then living as simply as they can reasonably do in order to maximize the resources they can dedicate to the work of the Church. This vocational diversity is not only necessary to confront the myriad of challenges facing 21st-century society, it is also perfectly consonant with Paul's famous statement on ecclesiology (1 Cor. 12.12, 19): "The body is one and has many members.... If all the body were a single member, then where would the body be?"

How to Think *Publicly* about the New Testament Teachings on Wealth Ethics

Up to this point, I have focused on how Christians should approach this topic from within the community of faith, which seems to have been the primary implied audience of the New Testament books. Christians in the first century would never have imagined that one day a member of their ranks would become emperor; they didn't anticipate the modern world in which they themselves would contribute to legislation for society as a whole. So we cannot glibly bring the New Testament's religious perspective to bear on public discourse. Moreover, today many do not share Christian commitments, such that it is foolish and inappropriate unilaterally to make Christian ethics normative for public companies and legal policy. And yet, because we believe God's will to be good for all humans, we would do our fellow-citizens a disservice not to find contextually appropriate ways to order our common and public lives to aid the flourishing of all, even while acknowledging that life will never be what it is created to be until God's will is done on earth as it is in heaven.

I think, once again, that Scripture gives cues regarding how we might conceive of this sort of public work and discourse. Consider briefly the way that Jesus speaks of the subject of divorce. In response to the discrepancy between his own convictions that marriage ought not to be dissolved and the clear Old Testament provisions for divorce (Deut. 24.1-4), Jesus claims that Moses made such exceptions because of the insuperability of human obduracy. "It was because you were so hard-hearted that Moses allowed you to divorce your wives, but from the beginning it was not so" (Matt 19.8; cf. Mark 10.5). In other words, the Mosaic Law makes pragmatic rules about the scenarios in which divorce is acceptable, simply because human sinfulness is such that divorce will not only be desired but even needed. This is not the way God wanted the world to work, nor the way in which the world will work when God is all in all, but in the interim, God deemed it appropriate that such provisions be made. Nonetheless, the Law and the teachings of Jesus press towards the ideal of marriage as much as possible, and try to create wise legislation to deal the problems that make that ideal impossible.²⁸

²⁸ I'm grateful to Donald Hay for suggesting this notion as a biblical image for how we might apply biblical ethics to public discourse.

I think that a similar perspective should be taken with respect to wealth ethics. In the world as God would (and will) have it, there would be no poverty or injustice or selfishness, only justice and mercy and love. Today, however, we take account of the hardness of people's hearts (our own foremost), and ask what might be the wisest ways to pursue God's ideal.

This essay has suggested that Christians who are engaging personally and systematically with the biblical teachings on money should have recourse to theological considerations of sanctification, prioritization of the double love command, and vocational diversity. I would like to propose that analogs of these categories can be applied to public wealth ethics, given significant overlap between Christian and public values (call it *general revelation*), while granting that certain alterations must be made in accordance with the disparity in our acceptance of specific Christian claims.

Consider the notion of sanctification. Those involved in government and corporations can make progress in a sort of secular sanctification, seeking creative, constructive, and realistic ways to make steps forward, to transform public institutions and private companies into agents characterized by justice, and sometimes even mercy. This sanctification will take a myriad of situation-specific forms. Maybe it means revising an existing company's vision statement to include greater attention to the sort of concerns denoted by the expressions "stakeholder value"²⁹ or a "triple bottom line".³⁰ Naturally, one might prefer not to use these rather loaded phrases, and instead to emphasize the long-term economic benefits that accrue to corporations which honor their employees, treat their customers with integrity, and respect their communities and environments.³¹ If such moral considerations can be made part of a corporation's vision statement, an executive will have greater freedom to give attention to those concerns without recklessly imperiling his or her job.

Additionally, sanctification may mean providing venture capital for social entrepreneurialism, investing in new enterprises that will utilize workers from disadvantaged demographics. Maybe it means being willing to start up corporations

²⁹ On the benefits and limitations of "shareholder value" and "stakeholder value", see further David Nussbaum, "Does Shareholder Value Drive the World?," in *Christianity and the Culture of Economics*, ed. Donald Hay and Alan Kreider (Cardiff: University of Wales Press, 2001)

³⁰ See e.g. Wong and Rae, *Business for the Common Good*, 240. Obviously, the notion of a triple bottom line (including economic, social, and environmental considerations) creates metric challenges, but at very least the explicit attention to environmental and social concerns represents a desirable step forward, even if a good deal of thought remains needed for implementing the non-economic bottom lines.

³¹ At least when "reputation mechanisms" are effective, corporations will benefit from virtuous conduct; when there is asymmetry of information between consumers and suppliers, for example, when an industry is new and/or only looking to make a profit in the short-term, such exogenous mechanisms may not suffice. See the analysis of Donald Hay, "Do Markets Need a Moral Framework?," in *Integrity in the Private and Public Domains*, ed. Alan Montefiore and David Vines (London: Routledge, 1999), 258-68. Hay argues that reputation mechanisms can indeed

committed to comprehensive Corporate Social Responsibility,³² or maybe it means choosing not to invest in industries that provide questionable goods and services (strip mining, arms manufacturing, tobacco, gambling, etc). Perhaps it means creating more mutual funds that bundle together corporations of pronounced moral value, mutual funds like F&C's *Stewardship Fund* (of which the chairman of the council is the Archbishop of Canterbury); these sorts of funds aid investors who would like to put their money into promising industries that would help the Majority World, but don't have the time to evaluate the viability or integrity of specific corporations on their own. Additionally, what if there were some equivalent in the financial sector to the Fair Trade Mark or the Rainforest Alliance Seal, such that people could easily fill their portfolios with industries which strive to practice sustainable environmental practices and which are committed to manufacturing practices that do not abuse the desperation of third world labor forces? None of these measures would amount to a panacea, but they would certainly represent progress, mirroring the sort of dogged determination by which Christians strive, one day at a time, to love their God and their neighbor a little more thoroughly.

Alongside these suggestions about how one might take steps of sanctification in the public sphere, attention to the heuristics of the *Double Love Command* and *vocational diversity* will also facilitate constructive forms of public progress. Business in a global society and a multi-party government is not a matter of black and white; laudable commitment to one set of concerns (say, the environment) often will have adverse effects in other areas (perhaps in share-holder returns or employee salaries). Obviously, the economic bottom-line can only suffer so much before a company ceases to be viable or a well-intentioned executive finds himself stripped of his position of influence. Even well-intentioned endeavors can have unexpected consequences, as in the case of sweatshop boycotts that simply forced East Asian manufacturing plants out of business, leaving their employees worse off than before;³³ likewise there are still questions about the extensive Fair Trade phenomenon in the UK.³⁴ The global economy is so complex and interconnected that we'll never be totally free from the stain of complicity with some moral failing. Sometimes this complexity is disillusioning. But that doesn't mean that we don't continue to evaluate, to the best of our ability, how we might maximally express love for our neighbor. We need to develop the wisdom and discipline to ask *how* we might best love our neighbors with our various business decisions.

³² See further Wong and Rae, *Business for the Common Good*, 254-59, 64-68.

³³ Nicholas D. Kristof and Sheryl WuDunn, "Two Cheers for Sweatshops," *New York Times*, September 24 2000; Wong and Rae, *Business for the Common Good*, 145-51.

³⁴ See e.g. Colleen Haight, "The Problem with Fair Trade Coffee," *Stanford Social Innovation Review* (Summer 2011); Laura T. Reynolds, "Mainstreaming Fair Trade Coffee: From Partnership to Traceability," *World Development* 37, no. 6 (2009): 1083-93.

Considering the complexities of rapidly shifting markets and industries today, we need a generation of ethical business leaders who not are willing to cede the field of morality to the well-intentioned but economically naïve. Bankers and business executives are easy targets for public critique, in part because all bankers and business executives are limited humans, and in part because some bankers and business executives have behaved wickedly or foolishly.³⁵ But this public hostility cannot be allowed to overwhelm the fact that those to whom much has been given are expected to make a commensurate return (Luke 12:48); today we are especially in need of bankers and executives seeking the sanctification of the private sector in the service of justice and love.

Finally, the notion of *vocational diversity* should provide us with the capacity to focus our efforts and optimize our productivity for the good of all. We are not Messiahs, even if we are members of parliament or titans of industry. Whatever our other titles may be, we are members of a Body with many other members, and it is our job to fulfill our vocation to the best of our abilities without expecting to be able to fulfill all vocations, to be every member, or to make the world the kind of place that it can never be until God himself sees to it that his will is done on earth as it is in heaven. Hope is impossibly fleeting for those who would save the world on their own.

Conclusion

I've tried your patience long enough with my pedestrian ramblings; let me conclude.

In this evening's chat, I proposed that the New Testament's fundamental wealth-ethical imperative is that followers of Jesus commit all of their resources to the Kingdom. This commandment flows from God's defining characteristic, his self-sacrificial love for creation, and indeed it bears the impress of humanity's second most important obligation, to love each other as oneself.

Accordingly, I have argued that Christians should neither defend themselves from this imperative by applying it only the spiritual elite, nor should we despair because we can't love our neighbors as ourselves. Instead, we should hear this commandment as part of a summons to a life of repentance and sanctification. The love of God both frees us and drives us to the love of neighbor in all its fullness, so that we can increasingly die to our love of luxurious ephemera and live out our vocations as agents of God's mercy.

Nonetheless, this focus on the essential character of New Testament wealth ethics is no excuse for pietistic reductionism that ignores either the intransigent tensions between various aspects of New Testament teachings or the enormous gap between

³⁵ In large part, by losing sight of the fact that the finance sector's purpose to support productive industry, not just turn productive industry into the dice by which to play a game of credit-default swap craps.

ancient presuppositions and modern insight. In response to these tensions and disparities, I proposed a couple rules of thumb: first, that conflicting considerations be prioritized according to the Double Love Command; and second, that our efforts at moral reflection also take into account the diverse vocations by means of which the Double Love Command can be fulfilled.

Finally, I proffered some suggestions on how Christian wealth ethics can contribute to public enterprise and policy. Owing to the limitations of the human mind and heart, God's will is executed on earth through measures that remain mottled reflections of the divine ideal. So we do our best to evaluate which course of action will best express love of neighbor, all the while bearing in mind that ours is just one vocation by which God seeks to care for our neighbors. In this process we combine the enterprising ingenuity and ambition that make great businessmen with a realistic Christian eschatology that we will not make heaven of earth. Still, our meager abilities are not reason to abandon hope in God or work according to his will. In the words of TS Elliot,

To apprehend
the point of intersection of the timeless
with time, is an occupation for the saint—
no occupation either, but something given
and taken, in a lifetime's death in love,
ardour and selflessness and self-surrender....
There are only hints and guesses,
hints followed by guesses, and the rest
is prayer, observance, discipline, thought and action.
The hint half guessed, the gift half understood,
is Incarnation.³⁶

³⁶ T.S. Eliot, "The Dry Salvages", in *Collected Poems 1909-1962* (London: Faber and Faber, 1963), 199.

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