

AN ECONOMY OF LOVE

UNDERSTANDING THE TIMES 7



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A REVISION STUDY FROM
THE FELLOWSHIP OF AILBE

An Economy of Love

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Welcome to *An Economy of Love*

The neglect by contemporary Christians of the Law of God is a primary cause of the decrease of love in the world.

Our view of God's Law is distorted, and our use of His Law is inconsistent, shallow, and feeble, where it exists at all.

Which means that we are not sowing God's field with Kingdom seed, and we are not raising the divine economy to the heights of fruitfulness Scripture teaches us to expect.

Until Christians rediscover and begin practicing the Law of God, the tares of self-love will continue to thrive in the field of the world, and will spread into the church in subtle, powerful, and corrupting ways.

It's time to get serious about the Law of God.

ReVision studies are designed as brief introductions to the subject under consideration. We hope they will enlarge your worldview, help you to become more firmly rooted in Scripture, equip you to minister to others, and stimulate you to want to learn more about the Word of God and the Biblical worldview.

We're happy to provide this study at no charge. If you find these studies helpful, we hope you'll consider sending a gift to The Fellowship of Ailbe, to help us in making these resources available to others.

May the Lord bless your study of His Word.

T. M. Moore
Principal

1 An Alternative to Getting and Spending

“On these two commandments hang all the Law and the Prophets.” Matthew 22.40

Rules and economies

God is unfolding a glorious *economy* in the wheat field of the world, and we are participants in that economy and Kingdom by the work we’ve been given to do. As we’ve seen, every economy has priorities; likewise, every economy has *rules* which direct the flow of activity within that economy. Those rules often take the form of traditions – like work day hours, holidays, organizational charts, corporate cultures, and so forth. But they also take the form of *laws*, binding regulations designed to make the economy operate at maximum efficiency.

Just so, the divine economy has its own *rules* to guide the operations of those who participate in it, and, as Jesus explained, those rules begin in the Law of God, as interpreted by the prophets, apostles, and Jesus Himself, and coming to expression in various forms of love.

A good deal of misunderstanding exists at present concerning the purpose and status of the Law of God. By “Law of God” I mean the Ten Commandments and the attendant civil statutes and rules, given by God through Moses, that were to guide Israel in establishing a nation based on love for God and neighbor. I do not intend to include in this discussion of the Law of God the various ceremonial or religious laws – those laws connected with the work of priests – since, as the writer of Hebrews explains (chapter 7-10), those laws have all been set aside by the anointing of a new and eternal High Priest, even our Lord Jesus Christ. There are still valid principles to learn from them, as Paul demonstrated in 1 Corinthians 9.13, 14; but in the main, these *religious* rules have been replaced by others, instituted by Christ Himself.

Yet while the laws governing things like sacrifices and offerings, clean and unclean foods, and protocols for various kinds of bodily cleansings and restorations no longer apply, the New Testament is clear that the Ten Commandments remain in effect as holy and righteous and good statutes to guide our walk with the Lord (Matt. 5.17-19; Rom. 3.31; 7.12; 1 Jn. 2.1-6).

Abiding principles

In addition, New Testament writers, following the precedent of Old Testament prophets, discerned in the various civil statutes and rules of ancient Israel, abiding principles of love and justice that remain valid for these latter days (Lk. 19.1-10; 1 Cor. 9.8-11; Jms. 5.1-4; cf. Ruth 4; Hag. 2.10-18). These civil statutes suggest ways of applying the Ten Commandments to a wide range of situations, so that we may understand the course love should take in human society. They were not meant to be exhaustive, but merely suggestive; wise judges and interpreters, under the guidance of the Holy Spirit, must ferret out the meanings of the Law and discern its proper applications on a situation-by-situation basis, to ensure that love for God and neighbor are maintained. For this purpose, God gave judges and elders to ancient Israel, and He has given pastors and elders for His churches today.

Interestingly, certain of the Ten Commandments and many of the civil statutes of ancient Israel bear on what we today would regard as matters of economic practice. Wages, prices, debt, the value of land, contracts – these are just a few of the economic matters touched on in the Law of God. Certain of these statutes became the basis for much of the preaching of the prophets, who held rulers and religious leaders alike accountable before God for their violations of His standards for economic justice and neighbor-love.

Our nation has been characterized from its beginnings by an economy of getting-and-spending. The free market economics of Adam Smith have nowhere found a more welcome reception than among the American

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people. During the early years of the Republic, while Biblical and Christian values still largely defined the ethical and moral environment in which economic transactions were conducted, the “dark side” of capitalism – its tendency to deceive, exploit, and cut corners in the worship of the almighty dollar – was largely kept in check. Chattel slavery and the exploitation of Native Americans are, of course, glaring exceptions.

But in our day, when relativistic and pragmatic values increasingly set the tone for ethical conduct, the dark side of capitalism is more and more overshadowing the land. Corporate corruption, the hiring of illegal aliens, white collar crime, unequal wages, abuse of workers, and exorbitant salaries for some while many cannot find work – all these and more are symptoms of a system that has become sick with self-love and materialism.

Different premises, different currency

We should expect that the divine economy, which is unfolding and expanding in the field of the world, would operate on different premises, with a different “currency,” and with markedly different outcomes. And indeed, the rules and principles which constitute the protocols and practices of the divine economy lead us to think in terms other than getting-and-spending as defining and directing our daily lives.

If it were possible to discover principles of economic activity that could temper the self-centered drive for gain, and infuse more love into our society, principles and practices that discourage mere self-interest, preserve the value of property and currency, honor the dignity of all members of society, and promote justice, fairness, honesty, and, yes, love – if such principles could be discovered, even if they were to be found in the Old Testament Law of God, wouldn’t they be worth considering?

When we understand the divine economy as an economy of love, rather than of mere self-love, we will know how to tap its power for cultivating the field of the world for the good seed of the Kingdom of God.

For reflection

1. How can you see that the secular economy of our under-the-sun society operates on and for a getting-and-spending lifestyle?
2. Should we think of *law* as a bad thing? Don’t societies and economies need laws for proper functioning? Explain. Given this, how should we regard the *Law of God*?
3. No one is saved by keeping the Law of God. At the same time, no one is truly saved who refuses to keep it. What’s the difference?

Next steps – Preparation: Review the Ten Commandments (Exodus 20.1-17) and Matthew 22.34-40. How can you see that the Ten Commandments are designed to create an economy of love?

2 Let Us Be Borrowers

“You shall not curse the deaf, nor put a stumbling block before the blind, but shall fear your God: I am the LORD.” Leviticus 19:14

Borrowers and lenders

The secular economy, which proceeds toward material and narcissistic ends, by means of a getting-and-spending mindset, seems to understand that Ayn Rand’s vision of unbridled capitalism cannot be made to work. Her powerful, self-assertive characters care only for realizing their most ambitious materialistic dreams. They have little interest in people and think only about the next project or the next big achievement.

But because people are not merely *homo economicus*, but are the image-bearers of God, much good emerges within the secular economy. This is not because of anything inherent in the secular, materialist, narcissistic worldview of the day. It is because people are people, and not tooth-and-claw animals, and they will perforce consider the needs of others, at least, if they must. Yet to do this, they must reach beyond the limits of their own worldview and economy, and borrow from the divine economy, where a rule of love is the currency for all operations.

In general, Shakespeare’s advice, that we should neither borrowers nor lenders be, is sound. The more our nation slips into what seems like an abyss of personal, corporate, and national debt, the more we as a people realize the need for economic principles beyond mere getting-and-spending, to rein in our lust for things and our penchant for going into debt.

But in some cases, it is not only appropriate but altogether wise to borrow. When, for example, we discover principles of economic activity which take into account the dignity of human beings, the value of persons, and the importance of such concepts as freedom, fairness, private property, and justice, we would be wise to borrow as much as we can. And we as believers, who operate within an economy that teaches such principles, must be ready lenders as well.

The example of the American colonies

This is precisely what the first American colonists did, as they arrived on the shores of the New World and began to create laws to guide their social and economic practices.

Because there was not in the colonies an established system of justice with adequate lawyers and judges to staff it, the writing of civil codes took on urgency. Writers of the early colonial statutes borrowed freely and often from the Law of God, including various of the Biblical civil laws, frequently copying down the text of Scripture verbatim, rather than trying to invent better language.

As scholar W. Keith Kavenagh has written concerning the New England colonies, “the Puritan concept of the role of church and state rested upon the belief that God’s word was clear, that it had been interpreted correctly, and that no one could deny the rightness of insisting upon the application of the laws of God to all aspects of society” (*Foundations of Colonial America: A Documentary History, Volume 1 – Part 1, Northeastern Colonies*).

What was true in New England was true throughout all the colonies, albeit to a lesser extent. And, while our colonial forebears at times overreached, at other times misinterpreted, and in certain cases, misapplied Old Testament civil statutes, nonetheless, their free and frequent borrowing from those statutes bred a wholesomeness and robustness into the American economy and society where free people could flourish.

Still relevant today

To this day we acknowledge the wisdom and decency encoded in many of those Old Testament laws, although our borrowing at present is not nearly as self-conscious as was that of our forebears.

Not long ago, for example, President Obama held a gathering in the White House to celebrate the 20th anniversary of the Americans with Disabilities Act. This act, which has “leveled the playing field” in many work places, opened up new opportunities for the disabled, and helps to preserve their inherent dignity, is not quite what you would expect from a society infused with an evolutionary and narcissistic worldview. In the evolutionary worldview, the weak and sick are to be culled so that only the strong may survive. In a narcissistic world, the only person we need to care about is good old Number 1.

But in America, even though our public position on the origins and development of humankind is officially that of evolution, in our social practice, concern for those in need has been encoded in law. This tradition and the practices it requires do not derive from evolutionary or progressive law, but from fixed law which insists that human beings all have dignity and worth. This Law has been written on the heart of every person (Rom. 2.14, 15). In a wholesome society, our me-first agenda notwithstanding, we understand it is the duty of the strong to care for the weak, and neither to take advantage of them nor to put unnecessary obstacles in the way of their freedom and flourishing.

And this tradition – a tradition of neighbor love – can be seen to be grounded squarely in the Biblical teaching that people are the image-bearers of God and that it is the responsibility of each one of us to care for our neighbors in need.

So then, since we have in the past, and are still today, borrowing from Biblical law to create a fair and just society, let us take to those Old Testament statutes to discover what else we might borrow from them to bring into being more of an economy of love.

For reflection

1. Why should we care whether Biblical law has any influence on the laws of our society?
2. Are we as Christians as consistent as we should be in applying Biblical Law principles of love to all our relationships, roles, and responsibilities? Explain.
3. What our evolutionist, materialist, narcissistic neighbor borrows on Biblical teaching to prop up his worldview, what is he saying about his worldview? What is he saying about ours?

Next steps – Conversation: How many different ways can you identify that Biblical Law continues to affect the laws of our secular society? Talk with a Christian friend about this question.

3 Work for Every Person

“When you reap the harvest of your land, you shall not wholly reap the corners of your field when you reap, nor shall you gather any gleaning from your harvest. You shall leave them for the poor and for the stranger: I am the LORD your God.” Leviticus 23.22

Employment

We have said that the work we’ve been given to do is greater than the job at which we work. Our jobs matter, but all our work – all our exertions for Christ and His Kingdom in all our relationships, roles, and responsibilities – is important as a means for glorifying God and sowing good Kingdom seed throughout the field of the world.

But the divine economy does not overlook the importance of the work we do to sustain ourselves and to contribute good to others – our jobs. Our work matters to God, and our jobs, as part of that work, play an important role in our Kingdom-and-glory calling. Thus, on the macro scale, we who are pursuing God’s economy as we prepare, sow, and cultivate the Lord’s field, should be concerned about such matters as employment, as these are important to a stable and growing social order.

One of the most reliable measures of any economy is employment. When employment is high, the economy is healthy; when it is low, the economy struggles. This is because work is fundamental to a healthy economy. Indeed, without work it’s difficult to see how there could be any economy at all.

So it’s no wonder that, in our getting-and-spending economy, we have laws protecting people’s right to work, providing a fair wage, ensuring just and timely compensation, ordering the safety and security of the workplace, supporting standards of quality and workmanship, and so forth.

Over the past century, two major work-related issues have emerged in the American economy, and on each of these the Law of God can shed some light, if we will allow it.

Poverty and welfare

The first of these relates to poverty and welfare.

From the 1930s to the 1960s, a massive federal welfare program was set in place to address the needs of poor people in America. By the 70s and 80s, plenty of voices could be heard calling for reform of a system that was creating more poverty than it was solving by supporting an “underclass” of citizens dependent on the government for their wellbeing.

One solution that emerged from the welfare crisis is what has been called “workfare.” This is the idea that people should be encouraged to work as long as they can and should not be dependent on handouts, except as a final resort. We want to encourage and assist every able-bodied person in finding work, but we recognize the need for a “safety net” of social services to help those who need it.

Such a view has Biblical foundations in the idea that human beings, made in the image of God, are made for work (Gen. 1.26-28). Work is not a curse; rather, as we have seen, it is part of the image of God in people that allows them to take responsibility for their wellbeing at the same time they make a viable contribution to the economy.

In the gleaning laws of ancient Israel, we see the roots of this “workfare” idea. But we also see a statute

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designed to curb greediness, as each landowner was required by law to leave a portion of his unharvested crop for the poor to glean. This meant that a man, to show love for his needy neighbor, was required to forego a certain amount of income and profit so that those who, for whatever reason, had become poor could provide for themselves through dignified work. Workfare might be even more effective in our society if business owners could make it part of their business plans to use some of their profits and personal income to create more jobs or to supplement other local businesses needing to hire workers. Either of these principles would be consistent with the Old Testament laws about gleaning.

Immigration and illegal aliens

The other problem relates to immigration and the hiring of illegal aliens.

As the laws governing this aspect of the American economy come up for review, Biblical law could shed the light of love on this situation. God commanded His people to love the sojourner (Lev. 19.33, 34) and to make it possible for strangers from other lands to find work in Israel without having to become citizens. Yes, they had to abide by the laws God provided for His people, as long as they were in the land; but the people of Israel were expected to recognize the value and importance of making room in their economy for guest workers from other nations.

This is not a new idea in the American economy, but it is one that could be expanded and improved in our day by looking again at guidelines recommended in the Word of God.

God's Law insists that every person should have meaningful work and be a contributing part of the local economy and society. The Apostle Paul showed his understanding of these principles when he exhorted the Ephesians to take up meaningful employment, so that they would have means to share with others, and the Thessalonians when he said that anyone who would not work should not eat (Eph. 4.28; 2 Thess. 3.10).

Thus the Law of God, the cornerstone of ethical living within the divine economy, points the way to an economics, not of greed and gain, but of love for neighbor.

For reflection

1. Why should Christians have a high and holy view of their work? What does this mean? What is involved in pursuing such a view in our jobs?
2. According to Scripture, local communities are responsible to care for the needs of their poor. What should the local church's role be in caring for the poor in its community?
3. American immigration law is in need of reform, as most Americans realize. How might Christians contribute to this discussion, to help ensure that the next round of reform in this area is infused with a greater sense of love and respect for immigrants?

Next steps – Conversation: See what you can find out about what churches in your community are doing to help the poor and immigrants. Share your findings with some Christian friends.

4 Honesty and Trust

“You shall not have in your bag differing weights, a heavy and a light. You shall not have in your house differing measures, a large and a small. You shall have a perfect and just weight, a perfect and just measure, that your days may be lengthened in the land which the LORD your God is giving you.” Deuteronomy 25:13-15

Hand-in-hand

In the divine economy, where the Law of God provides the foundation for an ethic of love, trust and honesty go hand-in-hand. People who love one another will be honest in all their dealings, and this creates a strong bond of trust between neighbors. This ethic has affected human relationships from the earliest days of the Church, and it continues to exert influence even among our under-the-sun neighbors.

A free market economy such as we enjoy in America depends on a high degree of trust. We take this for granted, but trust and honesty are not principles that derive from the secular and narcissistic convictions of our day. Nevertheless, they are prerequisites for the proper functioning of our getting-and-spending way of life. And even if they exist only imperfectly, and people are continually seeking ways around them, still, honesty and trust go hand-in-hand.

Lenders trust that those who receive their funds will be honest and repay them promptly. Consumers trust that the goods and services they purchase are honest, and of a proper quality or a high standard. Employers trust that employees will exchange an honest day’s work for a fair wage, and employees trust that employers will be timely and honest in their compensation practices. Each depends on the honesty of the other to keep the wheels of business turning.

Checking dishonesty

There are always people in any economy who don’t agree with Franklin that honesty is the best policy. “What’s best for me” is their motto, and they will do whatever they can get away with to make a buck at someone else’s expense. Typically, we turn to the law of the land to check such dishonesty.

Most of us have been taken advantage of at one time or another in an economic transaction. So common has *dishonesty* become, in fact, that one only has to mention certain occupations – lawyers, say, or hedge fund managers, or used car dealers – and *caveat emptor* begins to sound through the hollows of our brains. And the more dishonesty is exposed, the lower our level of trust will decline.

The Law of God understood this tendency and explained it as a manifestation of human self-love grounded in sinful rebellion against God. Because this is a universal condition – all have sinned – it had to be checked, especially when its unbridled manifestation might jeopardize the public weal. Hence the laws insisting that sellers use fair weights and balances, so that they would charge the same price to every customer, whether wealthy or poor.

Honesty and justice

But the Law of God went beyond this. For in the statutes elaborating the eighth commandment – no stealing – are also rules guiding what today we would call restorative justice. In restorative justice, a man who was found to have violated the basic principle of honesty in transactions was required to make good on what he had “shorted” his customer, and then to add a fifth to it (cf. Lev. 6.1-5). Restorative justice provides the means for renewing honesty and trust among participants in an economy.

Jesus approved such laws when he affirmed Zacchaeus’ resolve to repay those he had cheated (Lk. 19.1-10). Dishonesty came at a high price in ancient Israel. The man who had cheated his neighbor would not go to

jail, where he would be sustained by his neighbor's taxes for a period of time. Instead, he would be required to make the original deal good and then to add one-fifth of the value of the deal in compensation to his neighbor. The neighbor would be satisfied, and then some, and the offender would be duly chastened, and less likely to do such a thing ever again. Hopefully, the balance of honesty, trust, and justice would have been righted.

More widespread practice of restorative justice – along with the other forms of justice established in the Law of God – could help not only in restoring honesty and trust to our economy, but also in helping those guilty of violating their neighbors' trust to re-establish that trust through honest labor. What good, for example, does it do to put a hedge fund swindler in prison, where he can do nothing to atone for his dishonesty or to recompense, be it ever so slightly, those he cheated? By instead requiring him to continue working, we might keep him off the public dole, restore to him a measure of dignity, require him to recoup the stolen wealth of his customers, and even gain some larger economic benefit from his considerable skills (such as jobs).

If we truly believe that honesty is the best policy in economic matters, then we should work harder to *enforce* honesty than to *punish* dishonesty. By following Biblical principles of restorative justice – such as were laid upon BP in the Gulf oil disaster a few years back, or Volkswagen in its mileage scam – we do not merely punish dishonesty, although we do, but we encourage honesty on the part of those who are guilty of violating the public's trust, as well as throughout the rest of society.

Biblical Law thus proves again the merits and possibilities of an economy where love for God and neighbor are the operative principles, and the glory of God is the driving force.

For reflection

1. Why do we say that honest and trust go hand-in-hand? Can you give some examples? Should churches teach their young people to be honest? Explain.
2. Honest and trust are not principles inherent in a secular, evolutionary, materialistic, and narcissistic world. Why not? What should we rather expect in such an environment? But people continue to insist on honesty and trust. Does this have something to do with their being made in the image of God (cf. Rom. 2.14, 15)? Explain.
3. Can you think of other ways that the practice of restorative justice might help to re-establish the balance of honesty and trust in our society? Can you see how God's economy of love can penetrate, leaven, and shape even an under-the-sun economy such as ours? Explain.

Next steps – Conversation: Talk with some Christian friends. How many different ways can you identify that the Law of God already exerts influence over the getting-and-spending lifestyle of our under-the-sun age?

5 Property as a Trust

“The land shall not be sold permanently, for the land is Mine; for you are strangers and sojourners with Me. And in all the land of your possession you shall grant redemption of the land.” Leviticus 25.23, 24

The economy of the first Christians

The people of Jerusalem in the days of the apostles were astonished by what they saw within the community of those who believed in Jesus. The way they managed their lives – the *economy* that defined their common existence – indicated that something was at work among them of which the surrounding world knew next to nothing, and could only admire.

These people spent time with one another, sharing meals and learning together, even worshiping in their private homes. They talked eagerly and joyfully about their faith, and encouraged others to join with them. They freely parted with their wealth and property, including lands and other real estate, to aid or assist those among them who were in need, and even took up collections to help other communities in distant parts. No one said that anything they possessed was his own; rather, they were glad trustees or stewards of things which, they understood, ultimately belonged to God.

And when problems arose within the community, they acted with discipline and love, with the result that the Word they lived by grew in influence and power, and the ranks of their members increased accordingly.

That’s what happens when believers practice an economy of love, based on an unchanging Law of liberty (Jms. 2.12).

The Law and property

The idea of holding land and other possessions in trust for the Lord seems altogether foreign and iffy, if not downright ridiculous. And not just to our secular neighbors; most Christians have only a minimal concept of this, because most Christians have little concept of how to love according to the teaching of God’s Law.

The right to private property is so fundamental in the American mindset, that for a property-owner to consider that he only holds his land as a trust from the Lord, and only as long as his use of that land pleases the Lord, is, well, fanciful at best. In spite of the fact that God is loving, true, gracious, generous, lavish in His good gifts, clear about His moral requirements, and ready to favor all who trust in Him, people today will not countenance the idea that, somehow, at the end of the day, their property belongs to the Lord.

But that’s the way it was in ancient Israel, as we see in the Law of God. God reserved the right to determine what uses property could be put to, and what constituted fair and fruitful use of property. And, although properties and land could be bought and sold, the value of each was carefully determined within a fifty-year cycle of harvests and profits, so that it was not the market but a fixed system of valuation that determined the price of land.

Moreover, when land was purchased, the only way one could make money from it was by increasing the productivity of the land, so that it generated more harvests than the standard measure. At the end of a fifty-year cycle the land would return to its owner without a fee; so, if you planned to make money in Israel from land, you had to work hard, and to work in a way that conformed to the statutes and rules of the Law of God. For all the land belonged to the Lord, and He alone determined the proper uses to which it might be put.

Trustees of the secular state

Apart from the giving Christians contribute to their churches and other endeavors, the idea of holding

property in trust to the Lord seems far-fetched today. We prefer to hold our land as a trust, not to an unchanging, true, and gracious God, but to a self-interested, whimsical, and all-powerful state. While we think we own our property, free and clear, we only own it in accord with the uses which the state allows. Zoning laws, property development and maintenance laws, laws governing access and egress, taxes on property, the law of *eminent domain*, and inheritance laws loom over every one of us.

Should my local government, for example, decide to rezone my neighborhood to allow for business, that would dramatically affect the value of my property – permanently. When we lived in Northern Virginia, a battle concerning *eminent domain* raged, as neighbors whose family farm went back generations were being threatened with having their land divided, so that the county government could run a connector road through it. In New England people who owned their homes for many years were forced, in the name of *eminent domain*, to move out, so that a new shopping center could be built for the economic benefit of the entire community – not unlike what the Chinese did in dispossessing and relocating thousands of Beijing residents to make room for Olympics venues.

So it strikes me as curious that Americans seem only mildly concerned about government being the ultimate trustee of their property – given the changeable and often self-serving ways of politicians – and yet balk at the idea of holding their property in trust to God, Who is all-wise and all-loving and unchanging in His ways. I am not recommending a return to the fifty-year fixed standard of Biblical Law as a way to manage property today. I'm only suggesting that God and His Law are much fairer and much more predictable as ultimate guarantors of the best use of private property than our whimsy-prone, self-serving politicians.

Moreover, God's Law would not allow the use of private property for certain kinds of enterprises that degrade or threaten a community, even though the state, in the name of "freedom of speech" or "free enterprise" is perfectly OK with licensing porn shops, abortion clinics, and other kinds of polluters.

In an economy of love, such as the Law of God prescribes, land and property would be put to more humane and edifying uses than those revolving around mere self-interest. But unless such an economy emerges among believers today, as it did in first-century Jerusalem, our secular age will have no reason to think that a better alternative exists to what they presently believe.

For reflection

1. Is it possible for Christians as communities to show a different view of property from what the surrounding world maintains? Explain.
2. In many ways, Christians seem to be trying to work in God's field, not according to *His* economy, but according to that of the world. Do you agree? Explain.
3. What are some practical steps Christians might take to begin being better stewards of all their property as unto the Lord?

Next steps – Transformation: What are some things you might do, beginning today, to show that all your property is a trust from the Lord, and that you intend to use it for His glory?

6 On Debt

You shall not charge interest to your brother—interest on money or food or anything that is lent out at interest. To a foreigner you may charge interest, but to your brother you shall not charge interest, that the LORD your God may bless you in all to which you set your hand in the land which you are entering to possess.” Deuteronomy 23.19, 20

Awash in a sea of debt

One the strongest measures of the materialistic and narcissistic cast of our secular age is the vast amount of debt – personal, corporate, and national – that everywhere obtains. We desire, and have not, so we just get a new credit card. Or print more money. Or refinance this or that. Students graduating from college bring the habit of debt with them into their new lives, and many of them never manage to kick it.

Debt can create wealth and work, it’s true; but it can also create misery, oppression, uncertainty, and an economy that’s only as strong as the belief of its adherents.

In America, we are awash in a sea of debt, and every day finds us encouraged to go deeper into it. Sign-up for this new cash-back credit card. Get a reverse mortgage. Get a rebate when you buy a new car. Refinance your home. Budget the nation another trillion in the red. Debt has become a way of life in America. We believe in debt as much as we believe in anything, because debt allows us to realize our materialistic dreams, satisfying both the god of self and the god of happiness.

For a time, at least. Until the debt becomes due, and there’s no way to pay.

An economy of debt

Debt, or credit, is an important component of a free market economy. This is an aspect of the trust component of free economies; without trust, lending and credit would be impossible. From the beginning, therefore, the American economy sought ways of increasing the amount of credit that could be extended to worthy borrowers, to allow them to bring their economic dreams to fruition.

The lending of money has become a major industry in the American economy, so powerful, in fact, that when, a few years back, the finance industry compromised sound judgment and began to look for ways of making a quicker return on money, it plunged the nation into its worst recession since the Great Depression. Credit, which was a *means* in the early years of the Republic, has become an *end* – a business and industry for making money.

Debt is a tiger by the tale in America today, with no end or relief in sight.

Debt and God’s Law

This is precisely the kind of situation which God foresaw and sought to forestall.

Knowing the human propensity toward idolatry and self-love, the Law of God strictly hedged the way that goods or money could be lent from one member of the community to another. A general rule was that one could not *make* money *lending* money. Scholars disagree on whether “charging interest” relates to any interest whatsoever or to usury, taking of interest for the purpose of gaining wealth. It seems likely that some interest was allowed, if only to make up for the opportunity cost of goods or money taken out of circulation for the use of a borrower.

But the people of ancient Israel were not to take advantage of one another in lending and borrowing. For example, if you lent someone some money and took his cloak as a pledge of repayment, you could not keep

the pledge overnight, but had to return it to the owner so that he could keep warm in the cold (Ex. 22.26, 27). Further, if you lent something to someone and came to his house to collect his pledge, you had to wait outside for him to bring the pledge out to you, thus preserving his privacy and dignity (Deut. 24.10-13). By no means could you take as a pledge anything that jeopardized the borrower's ability to make a living (Deut. 24.6).

At the same time, as we see in our text, Israelites were free to exact interest from foreigners. This would have served to limit foreign involvement in the economy of Israel in two ways. First, it would have discouraged borrowers from abroad, who would probably have looked elsewhere for needed goods, rather than agree to paying back substantially more than they would have borrowed. Second, it would have discouraged Israelites from lending to strangers, or, at the very least, it would have made them more circumspect in determining whom they should trust with their loans, given the fact that non-neighbors can be difficult to collect on, especially when interest is a factor.

Each of these would have helped to keep the economy of Israel from becoming ensnared in too many foreign entanglements, a policy that would have set well with George Washington.

In our day, when credit and debt are big business, credit card debt is submerging many households, people are simply walking away from mortgage debt, and the nation is threatening to drown in a sea of red ink, we should look beyond our own experience for sound policies and principles to return some sanity and, yes, neighbor love, to the uses we make of this part of our capitalist economy. We should not, of course, adopt verbatim the ancient laws of Israel. But if those laws can lead us to stop and think about the role of credit and debt, and the long-term needs of our neighbors and our nation, then taking the time to review and reflect on them will be well worthwhile.

In the household of faith, where an economy of love for God and neighbors should obtain, we might pioneer the way to a more reasonable view of debt and credit, and a more stable long-term society. But we will not do so if our way of life continues to reflect more the getting-and-spending economy of our neighbors than the economy of love that characterizes the Kingdom of God.

For reflection

1. Why do materialism, narcissism, and debt go hand-in-hand? Can we overcome the problem of debt while ignoring the problem of exorbitant self-love? Explain.
2. Debt can be a snare, especially to young people. What kind of trap is it? How does it rob us of our freedom to seek God's Kingdom and glory?
3. What can we do to encourage our churches to look more seriously at the teaching of God's Law?

Next steps – Conversation: Talk with some fellow Christians about suggestions they might have for minimizing the power of debt in our lives.

7 Principles to Practice

Do I say these things as a mere man? Or does not the law say the same also? For it is written in the law of Moses, “You shall not muzzle an ox while it treads out the grain.” Is it oxen God is concerned about? Or does He say it altogether for our sakes? For our sakes, no doubt, this is written, that he who plows should plow in hope, and he who threshes in hope should be partaker of his hope. If we have sown spiritual things for you, is it a great thing if we reap your material things? 1 Corinthians 9.8-11

Lawless, loveless

The Lord Jesus foresaw a day when people’s love for one another would grow cold. People would be so bound up in themselves and their wants, that they would take advantage of their neighbors, maintain a studied indifference to suffering, let competition rather than cooperation be the watchword of their experience, and lie, steal, or do violence to their neighbors if they could calculate some advantage in doing so for themselves.

He must have been looking into our times, for certainly love like Jesus showed has grown cold in our secular age, even, to a shocking degree, within the household of faith.

What’s the cause of this? Jesus explains: “And because lawlessness will abound, the love of many will grow cold” (Matt. 24.12).

The longer believers neglect the Law of God, the more lawless and loveless our world will become, and the tares of the world will spring up throughout the household of faith, unrecognized. We must recover the Law of God, and its abiding principles of love, if we are to cultivate an economy of love throughout the field of the world.

Principles

In our text, the Apostle Paul was taking the Corinthians to the woodshed because they failed to support him when he was ministering among them. Paul served in Corinth for some 18 months, evangelizing the lost, teaching the converted, building the church, and training leaders. For the whole time he was there, he was forced to hold a day job – making tents – because it didn’t occur to the Corinthians that they should support him in his spiritual ministry.

Now, in 1 Corinthians 9, Paul was trying to get the Corinthians to make a contribution to the suffering Christians in Jerusalem. As Paul later wrote to the Romans, after this gift had been collected and he was preparing to deliver it, it was altogether fair and proper for them to give it, since they had been blessed spiritually by the Judean believers (Rom. 15.26, 27). In 1 Corinthians 9, Paul was not auguring for them to catch-up with him on some unpaid salary; he had decided not to exercise his right to be paid for ministering. He was simply telling the Corinthians not to make the same mistake again.

But notice how his argument proceeded: Paul appealed to the civil laws of ancient Israel, in particular, the law, in Deuteronomy 25.4, which says that you must not muzzle an ox while he is treading out the grain. The ox is working hard for you, so he should be allowed to munch on the grain in payment for his service. It’s only fair, Paul went on to say, that those who work in sowing and harvesting should expect to reap some benefit from the crop. This in itself was an extension of Deuteronomy 25.4 from fairness to oxen into a general principle of fairness with respect to workers and their compensation. But then Paul extended the principle again, applying it to himself as a worker in *spiritual* sowing, who should expect to be supported materially by those among whom he ministered.

Practices

All the ancient laws of Israel contain principles like this, principles which, if rightly understood and faithfully practiced, could serve to bring more respect, fairness, justice, and love into the economic practice of a powerful nation such as ours.

Our approach within the household of faith must be to learn the various civil laws of Israel, perhaps grouping them under common headings. Then, we can look to the prophets of the Old Testament and the teaching of the New Testament to observe any applications made of these laws. That will allow us then prayerfully to discern the principles that have enduring application to economic practice in our day, and to decide how best to practice these laws of liberty and love.

Now we will be put off by some of these ancient laws – such as those permitting the taking and keeping of slaves. Those laws were valid for their day, but if we follow the principle of later revelation, as in the prophets and the New Testament, helping us to understand and apply earlier revelation, we will see that the New Testament, while it acknowledged the institution of slavery in its day, already laid the foundations for the abolition of this practice. Similarly, the New Testament can guide us in understanding all the laws of Israel, so that we make proper and loving application of the principles embedded therein.

Finally, we should look to the practice of our Christian forebears, to see how they understood the use of these statutes and rules in their day. In every age of Christian history leaders within the believing community can be seen applying these laws in their day to address economic and other kinds of ethical questions. We can see in their practice ways to derive the principles from those ancient laws, as well as examples of how those principles might be put to work.

By approaching God's Law diligently, faithfully, expectantly, and prayerfully, we may prepare ourselves to make a positive contribution to nurturing an economy of love throughout the field of the world, so that our common experience begins to be based less on getting-and-spending and more on unalterable truth and love.

For reflection

1. What can we learn from Paul about using the Law of God within the household of faith?
2. Meditate on Matthew 22:34-40. Should we expect more teaching and practice of God's Law to increase love for God and neighbors within our churches? Explain.
3. Learning and keeping the Law of God, and encouraging others to do so, is the way to greatness in the Kingdom of God (Matt. 5:17-19). Why don't we seek such greatness in our churches?

Next steps – Conversation: Talk with some fellow Christians about suggestions they might have for learning the principles and practices of God's Law together.

Questions for reflection or discussion

1. Why do you suppose the Law of God has fallen into neglect within the Christian community?
2. Jesus said the Law points the way to love, and marks the path of Kingdom greatness. What did He mean by this? Was He right?
3. Many of the laws of our secular society are simply adaptations of the Law of God, which served as a basis for American law from the beginning. Can you think of some examples? Should this encourage us to seek more ways of adapting the Law of God to the needs of our society? Explain.
4. How does learning and practicing the Law of God relate to our calling to cultivate and sow the Lord's field with good Kingdom seed?
5. What's the most important lesson you've learned from this study? How are you putting that lesson to work in your life?

For prayer:

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Thank you.