

GRACE ECONOMICS (1)

THE KINGDOM ECONOMY 6



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The Fellowship of Ailbe

A REVISION STUDY

Grace Economics (1)
The Kingdom Economy Part 6
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Welcome to *Grace Economics (1)*

Grace is the currency of the Kingdom economy of God, even in our commercial activities. But God has not left us alone to figure out what grace looks like when applied to economic situations. His Law is a rich source of insight and guidance to help us bring more of the currency of grace to bear on all aspects of our lives.

Grace Economics (1) is Part 6 of our 10-part study of *The Kingdom Economy* and the first of three studies in the role of God's Law in the Kingdom of Jesus Christ. In these studies we will build on our discussions of currency and commerce, and prepare the way for a more detailed look at the way God's Law and all His Word help us bring more grace to light in our greed-riven society.

First we have to believe that God's Law can be useful to that end. The lessons in this study will introduce the role of the Law of God in bringing grace to light, particularly in various economic situations. (We will have more to say about this in parts 2 and 3 of our study of *Grace Economics*, and in a subsequent study in this series.)

These studies are designed for individual or group use. While you may derive much benefit from studying on your own, that benefit can be greatly enhanced by joining with a friend or a group to read, discuss, share, challenge, and pray for one another.

If you're in a group, make sure you prepare for each study by reading through the lesson in advance and answering the questions in writing. Take turns leading your group. Let every member share in the privilege and responsibility of facilitating discussions. Group leaders should not feel like they have to "have all the answers." Their task is simply to lead the group through the readings and questions, and to help everyone participate.

Visit our website, www.ailbe.org, to subscribe to our free instructional newsletters, including *ReVision*, *Scriptorium*, *The Week*, and *Crosfigell*, featuring insights from Scripture and our Celtic Christian forebears.

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

Valid still

A good deal of misunderstanding exists at present concerning the purpose and status of the Law of God for those who have believed in Jesus. Unless we can overcome this misunderstanding we will struggle to know the grace of God for life in the Kingdom economy.

By the 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, our Lord Jesus Christ.

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. 7.12; 1 Jn. 2.1-6).

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. These statutes were not meant to be exhaustive but merely suggestive; wise readers and interpreters, under the guidance of the Holy Spirit, are expected to 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.

The Law on economics

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 commerce and economic practice. We have seen that in the Kingdom economy of God, grace is the currency of life, including commerce – the primary means of our getting by and making our way in the world.

At the same time, the Law of God, and subsequent Scripture based on the Law, has much to say about specific matters of commerce and economics. 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 the statutes addressing these matters 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. When grace ceased to be the currency of Israel’s economic activity, the prophets were quick to call for redress and restoration.

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 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 and evidence of the power of greed to replace grace as the currency of commerce, and corruption to befoul all aspects of economic life.

A question of values

In our day, when relativistic and pragmatic values increasingly set the tone for ethical conduct and economic activity, the dark side of capitalism is more and more overshadowing the land. Corporate corruption, the hiring of illegal aliens, white collar crime, unequal wages, 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.

If it were possible to discover principles of economic activity that could 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 be found in the Old Testament Law of God, wouldn't they be worth considering?

As we shall see, the Law of God contains many principles to guide us in specific areas of economic activity, so that we may walk as Jesus did (1 Jn. 2.1-6), and may show the world the way out of mere *greed* economics into the *grace* economics of God's Law.

For reflection

1. What is your view of the Law of God? How important is it that Christians know and practice the Law in their walk with and work for the Lord?
2. As you see it, what would be some primary differences between *greed* economics and *grace* economics?
3. Should Christians try to influence the economic activity of their nation? Why or why not?

Next steps – Preparation: All this week, pray through the Ten Commandments each day, pausing to reflect on each one as it might have application to the day before you.

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

Borrow on!

In general, Shakespeare’s advice is sound: we should neither borrowers nor lenders be. The more our nation slips into what seems like an abyss of personal, corporate, and national debt, the more we as a people are beginning to realize the need for economic principles other than mere getting-and-spending, to rein in our lust for things and 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, and justice, we would be wise to borrow as much as we can.

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, as in England, an established system of justice with adequate lawyers and judges to staff it, and a good working knowledge of common law, the writing of civil codes to preserve order in the colonies took on urgency. Writers of the early colonial statutes borrowed freely and often from the Law of God, including various of the civil laws, frequently copying down the very text of Scripture rather than try 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 the colonies, albeit to a lesser extent. And, while our colonial forebears at times overreached and at other times misinterpreted the application of Old Testament civil statutes, nonetheless, their free and frequent borrowing from those statutes bred a wholesomeness and robustness into the colonial economy and society where human beings could be free and flourish.

Unconscious borrowing

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 that long ago, for example, the President held a gathering in the White House to celebrate the 20th anniversary of the Americans with Disabilities Act. This act, which “levels the playing field”, opens up new opportunities, and helps to preserve the inherent dignity of the disabled, is not quite what you would expect from a society infused with an evolutionary worldview. In the evolutionary worldview the weak and sick are to be culled so that only the strong may survive.

But in America, even though our public position on the origins and development of humankind is officially that of evolution, in our social practice, *love* and *regard* for those who have special needs has been encoded in law.

This tradition and the practices encoded with it do not derive from evolutionary or progressive law, but from fixed law which insists that human beings all have dignity and worth, and that, in a wholesome society, 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.

The Americans with Disabilities Act is not a perfect law, as many business owners will testify. But it encodes a tradition that many Americans hold dear, in spite of our evolutionary upbringing. That is the tradition of caring for those who need special attention, and of making a point not to make life more difficult for them than is necessary.

A Biblical tradition

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 our colonial forebears borrowed from God’s Law, and as it is evident Americans are still doing today, let us take a closer look at those Old Testament statutes to discover what else we might borrow from them to bring into being more grace economics and less economics of greed.

For reflection

1. Can you think of any examples of American law which can be shown to have grounding in Biblical Law? Why do we continue to observe these laws?
2. The Americans with Disabilities Act legislates a certain kind of moral conduct with regard to certain citizens. Is this wrong? Is it wrong to try to legislate morality? Can you legislate anything else? Explain.
3. Do you think your unbelieving friends would be surprised to learn that a law like the Americans with Disabilities Act has Biblical support in the Law of God? Why or why not?

Next steps – Preparation: Continue praying through the Ten Commandments each day, with a view to discerning God’s leading for the day ahead. Are you beginning to discover any principles of grace economics in the Law?

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 gleanings from your harvest. You shall leave them for the poor and for the stranger: I am the LORD your God.” Leviticus 23.22

The importance of work

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. Everyone understands this.

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 we have laws protecting people’s right to work, providing a fair wage, ensuring just and timely compensation, ordering safety and security in the workplace, supporting standards of quality and workmanship, and so forth. Whatever we can do to encourage productive work is at least worth considering.

In recent years, two major work-related questions have arisen in the American economy, and on each of these the Law of God can shed some light, if we will allow it to do so.

The first of these relates to poverty and welfare.

Poverty and welfare

From the 1930s to the 1960s a massive federal welfare regimen was set in place to care for the needs of poor people in America. Much of this effort, especially early on, was needed and benefited the nation as a whole, which was struggling to rise from the rubble of the great depression.

By the 70s and 80s, however, plenty of voices could be heard calling out 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 referred to as *workfare*. This is the idea that people should be encouraged to work as long as they are able, and should not be dependent on handouts except as a final resort. Even the welfare system requires those who participate in it to seek work regularly, and to show evidence they have done so. We seem to know that *entitlements* should be short-term only, while *work* should be the norm for all who are able.

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

In the gleaning laws of ancient Israel we see an early example of the *workfare* idea. The poor were not given handouts to sustain them; rather, they were expected to go into the fields and work to acquire the leavings graciously provided by landowners who obeyed the teaching of Scripture not to go over the lands twice, but to leave some portions of their fields for the poor and needy.

This statute had a double benefit, in that it also curbed 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, in order 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 solutions might replace the growing entitlements regimen in our country if, for example, 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.

Foreign workers

The other work-related question has to do with immigration and the hiring of non-citizens. 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. Those strangers and sojourners were expected to abide by the Law of God while they were in the land, but the people were expected to recognize the value and importance of making room in their economy for guest workers from other nations.

Thus, guest workers laws are not a new idea in the American economy, but they could be expanded and improved. And looking to the Law of God, if only to remind us of the primacy of grace over greed, might help in reforming this area of the American economy.

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 when, in writing to the Thessalonians, he said that anyone who would not work should not eat (Eph. 4.28; 2 Thess. 3.10).

The Law of God points the way to an economics, not of greed and gain, but of honest work and love for neighbor.

For reflection

1. What opportunities exist in your community for needy people to find work, if only of a temporary nature? Are any Christian organizations offering such opportunities?
2. Government regulations and taxation can sometimes dry up business reserves, making it difficult for local business to expand and offer more jobs. Is this an example of grace economics or greed economics? Explain.
3. Should Christians have a voice in the issue of immigration? Should they allow the Law of God to guide their thinking in this matter? Why or why not?

Next steps – Transformation: See what you can find out about local ministries that help poor people in Biblical ways. How can your church become more involved with such ministries?

4 Honesty as the *Only* Policy

“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

The trust factor

A free market economy such as we enjoy in America depends on a high degree of trust. Trust is a form of grace which is often betrayed by greed, whether in those who lend, those who produce goods or provide services, and those who borrow or consume goods and services.

Lenders trust that those who receive their funds will repay them promptly. Consumers trust that the goods and services they purchase are of a proper quality or up to a high standard.

Employers trust that employees will exchange a fair day’s work for a fair wage, and employees trust that employers will be timely and fair in their compensation practices.

Everyone trusts that the money which changes hands in our economy is what it claims to be: “legal tender for all debts, public and private.”

There are always people in any economy who don’t agree with Benjamin 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 in order to make a buck at someone else’s expense. In such cases, grace is supplanted by greed, and corruption weasels into commerce.

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 used car dealers – and *caveat emptor* begins to sound through the hollows of our brains.

The Law of God understands this tendency and explains it as a manifestation of human self-love grounded in sinful rebellion against God: greed rather than grace. Because this is a universal condition – all have sinned – it has to be checked, especially when its unbridled manifestation might jeopardize the public weal. Hence the laws insisting that sellers use fair weights and balances – charging the same price to every customer, whether wealthy or poor.

Restorative justice

But the Law of God went beyond this. It not only *encouraged* honesty, it actually *enforced* it.

For in the statutes elaborating the eighth commandment – no stealing – are also rules guiding what today we would refer to as *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). He who had practiced *dishonesty* would be disciplined by society through acts of honesty.

Dishonesty came at a high price in ancient Israel. The man who cheated his neighbor would not go to jail – a form of *retributive* justice – 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. The larger community would see honesty restored, and the former transgression would not likely be repeated, and would doubtless soon be forgotten. Jesus approved these laws when he affirmed Zachaeus' resolve to repay those he had cheated (Lk. 19.1-10).

What good, for example, does it do to put the thief or the con artist in prison, where he can do nothing to atone for his dishonesty or to recompense, be it ever so slightly or take ever so long, those from whom he stole? By requiring such a person to continue working, he might be kept off the public dole, restored to a measure of dignity, enabled to recoup the stolen wealth of his victims, all the while continuing to provide for his own needs.

The same principle could be applied to many other kinds of crimes if *restorative* justice were employed more consistently and *retributive* justice used more sparingly. Retribution, including incarceration, is certainly necessary for some crimes. But more use of restorative justice might decrease prison populations, return dignity to offenders, and restore property to the offended and trust to communities.

If we truly believe that honesty is not just the *best* policy, but the *only* policy that we will tolerate in economic matters, then should we not work harder to *enforce* honesty than merely to *punish* dishonesty?

By following Biblical principles of restorative justice – such as were laid upon BP in the gulf oil disaster of some years back – we do not *merely* punish dishonesty, although we do, but we *inculcate honesty* both in those guilty and in the rest of society. Watch the BP commercials today, and listen to the pride they express at having invested so many billions of dollars in repairing the damaged economies of the Gulf Coast. *Restorative* justice – a principle encoded in Biblical law – can be a conduit through which grace can flow through an economy and greed can be punished and suppressed.

In addition, restorative justice allows us to lower the burden of taxation on the populace as a whole by requiring the dishonest to relearn proper behavior rather than languish behind bars. Biblical Law thus proves again the merits and possibilities of grace economics.

For reflection

1. Do you know of any examples of restorative justice that have worked in your community?
2. In our day, retributive justice – a Biblical idea, to be sure – typically takes the form of incarceration. We punish lawbreakers. How might retributive and restorative justice work together better?
3. What is required of a community where restorative justice is practiced? How could churches serve as models to the rest of the community concerning the value of restorative justice?

Next steps – Conversation: Continue praying through the Ten Commandments each day. Talk with some Christian friends about the difference between retributive and restorative justice. What would it take for a nation or community to turn more often to restorative justice, and to depend less on retribution?

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

A trust from the Lord

The idea of holding land in trust for the Lord and His purposes seems altogether foreign and iffy, if not downright ridiculous.

The right to private property is so fundamental to the American mindset, that for a property-owner to consider that he only holds his land as a trust from the Lord, and must use that land as pleases the Lord, is almost unthinkable.

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 is not their own, but belongs to the Lord.

However, that was 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 harvest 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 what would be the proper uses to which it might be put.

A trust from the state?

The idea of holding property in trust to the Lord seems ludicrous today. We prefer to hold our land as a trust, not to an unchanging, true, and gracious God, but to a self-interested, capricious, 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, and the law of *eminent domain* 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 in half so that the county government could run a connector road through it. You can guess whose will prevailed.

In one New England community not long ago, 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 – an act of government greed not unlike what the Chinese did in dispossessing and relocating thousands of Beijing residents to make room for Olympics venues.

Whom to trust?

So it strikes me as rather inconsistent 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 they would *balk* at the idea of holding their property in trust to God.

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. If we would look to His Law for guidance in how to make the best use of the property He entrusts to us, grace would obtain and abound in our communities more than it does. Remember the early believers in Jerusalem, and how their practice of grace economics blessed them and their neighbors (Acts 4).

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

Grace economics, such as the Law of God prescribes, offers a better approach to the use of land than the greed economics that tends to obtain in our day.

For reflection

1. If we really believed that all our property was a trust from the Lord, would this affect the way we used it? Explain.
2. Scripture does not prohibit private property; it merely prescribes the best and most loving use of it. Can you think of some examples?
3. How might a Biblical view of property help to alleviate the material needs of people in our communities? To advance the ministries of local churches and the Kingdom?

Next steps: Continue praying through the Ten Commandments each day, pausing to listen as God shows you ways of applying His Law. What would it mean for you to hold all your property as a trust from the Lord?

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

The necessity of credit

One important component of a free market economy is its ability to function on a credit basis. 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 money-lenders compromised sound judgment and began to look for ways of making a quick return on money, the finance industry 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. And advertising continues to sell the idea that every consumer deserves credit and should seek the best credit values he can to get the most credit in order to satisfy his materialistic desires. As credit increases, debt rises, currency becomes devalued, uncertainty shadows an economy, and anxiety and fear loom.

Love in lending

This is precisely the kind of situation which the Law of 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 are still out 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 being 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).

Interest from foreigners

At the same time, as we see in our text, Israelites were free to exact interest from foreigners. This would have served to discourage foreign involvement – and control – in the economy of Israel in two ways.

First, it would have discouraged borrowers from abroad, who would probably have looked elsewhere for needed revenues rather than agree to paying back substantially more than they had borrowed. Second, it would have discouraged Hebrews from lending to strangers, or, at the very least, it would have made them

very 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 free from too many foreign entanglements, a policy that would have set well with George Washington.

A need for some sanity

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 aspect of our capitalist economy.

We should not, of course, adopt verbatim the ancient economic laws of Israel. They were intended for a particular people in a particular place and time. We look to the Law of God not for its *literal* application, but to discern the principles of wisdom and neighbor-love these laws encode.

For 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.

For reflection

1. Should churches teach people Biblical principles of grace economics? Explain.
2. How can you see that greed is the driving force in the credit industry in our day?
3. How can Christians encourage one another to a more responsible use of debt and credit?

Next steps: Continue praying through the Ten Commandments. Share what you're learning from this series about the Law of God as a Law of love.

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

A basic principle

In this text the Apostle Paul is taking the Corinthians to the woodshed because they failed to support him when he was ministering among them. He didn't say anything about it while he was with them, but now he was trying to move them to give to the needy churches in Judea, and didn't want their negligence or stinginess to lead them to rob their needy brothers and sisters as they had robbed him.

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, even though many of those people were Jews and would have had at least a working knowledge of Old Testament Law and the requirement of supporting those who minister.

Now, in 1 Corinthians 9, Paul was trying to get the Corinthians to make a contribution to relieve 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.

Appeal to God's Law

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 the law from fairness to oxen into a general principle of fairness with respect to workers and their compensation.

But then Paul extended the principle even again, applying it to himself as a worker in spiritual sowing who should expect to be supported materially by those among whom he ministered.

Principles of law and economics

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 The United States: more of grace and less of greed to our economic life.

Our approach as Christians must be, first of all, to demonstrate commitment and obedience to God's Law as the Law of liberty, life, and love. We won't have anything to say to the larger society if we continue to demonstrate indifference, or even scorn, toward the Law of God today.

Instead, we must take up daily reading and meditating in God's Law, as the psalmist commends (Ps. 1). Then we can begin to isolate the various laws and group them under common headings, according to our economic situation and needs today.

Next, we should look to the prophets of the Old Testament and the teaching of the New Testament to observe any applications made of these laws; and then prayerfully discern the principles that have enduring application to economic practice in our day.

Now we will be put off by some of these ancient laws – such as those permitting the taking and keeping of slaves, as well as certain laws pertaining to capital punishment. 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 accepted the institution of slavery in its day, already laid the foundations for the abolition of this practice; and the death penalty, including the conditions of its use, is now the duty of the State, and not the believing community.

Learn from our forebears

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 both ways to derive the principles from those ancient laws as well as examples of how those principles might be put to work. By doing this diligently, faithfully, and prayerfully, we may prepare ourselves to make a positive contribution to the future development of the American economy, that it may be one based less on getting-and-spending and more on unalterable truth and love: less greed and more grace in our economic life.

For reflection

1. Can you see why it is wise to read and meditate daily in God's Law, as Psalm 1 recommends?
2. How should we use the light of *all* Scripture to help us in ferreting out abiding principles from the laws of God?
3. Meditate on Matthew 5.17-19, Romans 7.12, and James 2.8-12. Why is it so important that Christians begin to make better use of the Law of God, and not only for our economic life?

Next steps: Summarize in a few sentences what you have learned from this study, and from praying through the Law of God this week. Share that with a Christian friend today.

For reflection or discussion

1. What are some differences between grace economics and greed economics?
2. Why is the Law of God a reliable place for us to turn in trying to bring more grace into economic life in our country?
3. What will be your approach to learning and following the Law of God?
4. How can believers encourage one another to practice more grace economics and less greed economics?
5. What's the most important lesson you've learned from this study? How are you planning to implement that lesson in your walk with and work for the Lord?

Prayer:

The Fellowship of Ailbe

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We hope you found this study helpful. If so, please consider making a gift to The Fellowship. You can contribute to our ministry by using the contribute button at the website, or by sending your gift to The Fellowship of Ailbe, 19 Tyler Dr., Essex Junction, VT 05452.

Thank you.