

ECONOMICS GOD'S WAY

THE LAW OF GOD AND PUBLIC POLICY: PART 6



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A REVISION STUDY FROM
THE FELLOWSHIP OF AILBE

Economics God's Way
The Law of God and Public Policy: Part 6
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The Fellowship of Ailbe
www.ailbe.org

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Welcome to *Economics God's Way*

How do people interact economically? What policies, protocols, and practices govern what they do with their property and money?

In the divine economy we see how justice and neighbor-love can guide all our economic activity. The materialist economy—in which we also operate—already draws on many concepts introduced in the divine economy. But there are still many ways in which, by following God's Law, we can bring more justice and love to bear in creating a good society.

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 Money

“...you shall take five shekels for each one individually; you shall take them in the currency of the shekel of the sanctuary, the shekel of twenty gerahs. Numbers 3.47

The value of currency

We begin now to consider specific areas of public policy decision-making. Our first topic will be the economy, beginning with the understanding of money and transactions that we find in the Law of God. Obviously, we can't say everything there is to say about money. Nor does the Law of God. But in the Law we find confirmation for the use of money in transactions and at least one important economic principle for conserving the value of money.

From ancient times people have understood the value of currency in carrying on transactions with one another. While bartering has always existed as a means of accomplishing economic transactions, bartering is neither convenient nor practical in every case. Some form of money, whether of precious metal, stones, sea shells, coins, or other commodities, has existed in virtually every society and among even the most primitive of people. Money is a convenience which, once a people begins to use it, quickly becomes a necessity.

The basic unit of Hebrew currency appears to have been the silver shekel, which weighed, according to the marginal note of the ESV, 2/5 oz. or 11 grams. The phrase, “shekel of the sanctuary”, which recurs at various places in the Law of God, suggests a fixed standard unit of measure. Much as the Bureau of Standards in Washington conserves standards for length, weight, and so forth, against which all rulers, measuring cups, and the like are manufactured, so in ancient Israel the priests and Levites were entrusted with a “shekel of the sanctuary” which served as a standard for all shekels that were offered for exchange in ancient Israel.

This was ancient Israel's earliest form of money, and right away we encounter an economic principle concerning the use of money which will seem strange, but which contains the wisdom of God for a good society.

Shekels

Shekels were comprised of silver and had to weigh 11 grams, or, as much as the shekel of the sanctuary. They were not to be “cut” with other metals or regarded as shekels unless they contained the proper amount of silver. Those who used shekels understood that, at any time, their shekel could be referred to the shekel of the sanctuary to make sure it was the proper weight.

Shekels in ancient Israel were probably just lumps of silver that could be shaved or melted as needed. For ease of transaction, we can assume that certain “lumps” or bags of shekels were approximately the same size and could be traded without having to be weighed every time, although “just weights and balances” were available when needed. Suspect shekels, we assume, could be brought to the “bureau of standards” at the tabernacle or temple for comparison, and those who circulated bogus currency—early counterfeiters—would be subject to the requirements of restorative justice set forth in the eighth and ninth commandments.

Only later in Israel's history did gold begin to be used as a currency and coins were struck as matters of convenience. From the beginning of Israel's economy, silver was the standard for the currency, and the sanctuary shekel determined the true weight and value of silver used in economic transactions.

A guard against inflation and deflation

The Law of God thus intended to guard the economy it outlines against inflation and deflation of the currency. It did this by requiring that all trade involving currency should be in the proper currency of precious metal according to a fixed weight and universal standard. Currency was not the only—and perhaps not even

the most common—medium of transaction. There was undoubtedly more bartering than actual exchanging of currency in the economy of ancient Israel, but even that, as we shall see, was regulated according to fixed standards. But where currency—the shekel—was involved, the Law of God intended to keep it stable and reliable.

A just economy requires a stable currency, the value of which can be relied on in every transaction, generation after generation. It is therefore unjust, according to God's Law, to enact policies that manipulate the value of currency on nothing more than the fiat declaration of the powers-that-be. Printing money just because we "need more money" is not a policy the Law of God would condone. Nor is basing an economy on paper money circulated without proper backing.

We frequently experience periods of inflation or deflation in the economy, when the value of money goes up or down for various reasons. Not the least of these is the federal government's attempt to manipulate the value of currency by printing and circulating money without any standard to back it other than the faith of the people. When other forms of money, such as credit, are combined with such "loose" money, the economy can fluctuate, frequently provoking more federal intervention in the money supply.

The American economy has not always been so "free floating" as it is today. For many years, from 1879 to 1933, a gold standard stood back of the money available for the needs of the American public. One can argue that abandoning that standard—which was finally accomplished in 1971—set the economy free for rapid and expansive growth and the increase of widespread wealth. But, as we have seen, this growth and wealth are unreliable sources of hope and tend to distract the population from more important matters, such as justice and love. Further, the years 1879-1933 were boom years for the American economy while a gold standard maintained a reliable currency.

The Law of God requires, for a just economy, the conservation of wealth, and the proper stewardship of all property, that policies should be enacted which preserve the value of the currency, according to fixed and reliable standards. Any policies which threaten the stability of currency should be carefully controlled if not outright opposed. We may not be able to return to a fixed standard in this country, not in the short run; but, at the very least, we should seek policies that curtail the manipulation of money for political purposes. In the long run, such practices will threaten not only the economy but the social system as well.

The Law of God teaches that a nation's currency should be stable, reliable, and firm. Believers, in our own use of money, must consider what we can do to maintain the stability of our currency. And we must look carefully at all government policies that weaken the currency in the guise of making more of it available.

For reflection

1. Why was it important that Israel should have a standard shekel? Do you think having a standard shekel would have affected other aspects of life in Israel besides transactions? For example, would a standard shekel have been a constant witness to the other standards encoded in God's Law? Explain.
2. Our government frequently prints more money to support government projects and programs. While doing so can sound attractive, what is the long-term effect of such policies on the currency? How does this jeopardize the wellbeing of future generations?
3. Is there anything we as individuals can do to help make sure our nation's currency remains stable and reliable into the generations to come?

Next steps—Preparation: Do you talk about money in your home? Should you? Could talking about money help you make better use of your money? Start a conversation on money, using the shekel as the starting point.

2 Transactions

“You shall not steal, nor deal falsely, nor lie to one another. And you shall not swear by My name falsely, nor shall you profane the name of your God: I am the LORD.” Leviticus 19.11, 12

Economy and money

“Economy” is the term we use to describe various policies, practices, protocols, and provisions that govern the use and exchange of private property and other resources and services. The American capitalist economy is premised on the idea that a wide range of goods and services should be available to meet the demands of consumers, and that going into debt is a proper engine and means both for generating and securing those goods and services. The motive force of our economy is the belief that, in a very general sense, happiness equates with a sufficiency of readily available goods and services. The economy, therefore, exists to facilitate material happiness.

Unhappily, from the beginning, this economy has been used by many to place their own interests and material happiness above those of everyone else. This has given rise to practices of exploitation and unfairness, and to various forms of corruption, opening the door to increasing government regulation and control of the economy.

In the divine economy, justice—defined as love for God and neighbor—is the motive force which drives, guides, and is expressed in the use and management of all resources. As we have noted all along in this study, an economy based on justice and love rather than getting and spending will be of a different character and require different policies from what, in many ways, the American economy encourages and supports.

In very few economies is a man required to supply all the needs of himself and his family by his own wits, strength, and resources. Barter—trading goods or services—has been present from the beginning of human economies. But barter is not always the most efficient means of achieving economic ends. Money arose to facilitate the transfer of goods and the purchase of services. Where barter could not fetch a desired commodity or service, precious metal, bright shells, or other form of “currency” did the trick.

The economy of ancient Israel also used money, the value of which was carefully regulated to guard against inflation or deflation of the currency. Money quickly became a preferred means of satisfying the economic needs of the people, the primary medium by which economic transactions were concluded.

Honesty and fairness

In His Law, God commanded His people to treat one another with honesty and fairness in all transactions. They must not lie about the quality of products put up for sale. They must maintain just weights and balances when weighing out one commodity or one sum of currency to be exchanged for something else. “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” (Deut. 25.15).

To treat a neighbor dishonestly was a violation of the fifth, eighth, and ninth commandments, and to commit an abomination before the Lord (Deut. 25.16).

All units of measure were to be strictly maintained and observed: “You shall do no injustice in judgment, in measurement of length, weight, or volume. You shall have honest scales, honest weights, an honest ephah, and an honest hin: *I am* the LORD your God, who brought you out of the land of Egypt.” (Lev. 19.35, 36). People were to remember that property is a stewardship from the LORD and is to be used with a view to furthering His goodness in love for one’s neighbor. To deceive one’s neighbor, or to take advantage in any transaction, was to offend against God.

Under the watchful eye of God

In a just economy, therefore, people will regard all transactions as being done under the watchful eye of God with a view to benefiting one's neighbor at least as much as oneself (Lev. 19.18; Col. 3.23, 24). Violations of neighbor-love in economic transactions should be quickly redressed and punished. The fact that we still see a good deal of this principle in American law indicates among Americans the inherent sense, written on the human heart (Rom. 2.14, 15), that the Law of God is truly good (Rom. 7.12).

No policies enacted by government at any level should favor one property-owner over another. Thus, for example, the increasingly common use of *eminent domain* to seize private property, through forced purchase, and to sell it to other *economic* interests merely for the sake of economic advancement, rather than the common weal as traditionally understood, should be regarded as unjust.

Other unjust practices of government would include, setting prices for goods or services at one level for certain buyers and another level for others, subsidizing certain producers with resources confiscated from the public, catering to business in contracts for political ends, and seizing inheritances or even a portion thereof.

At more local levels, every transaction that passes between co-workers, employers and employees, neighbors and members of one's family should be true and unvarnished and intended for good to all concerned. If we do not practice such honesty at the human level, we have no grounds to expect it at corporate or governmental levels.

Christians can most directly affect the shape of our economy by practicing love for God and neighbor in all our transactions. Beyond that, we should make the most of every opportunity and means for influencing the shape of public policy so that honesty, fairness, justice, and love guide all the policies that bind us together as we the people.

For reflection

1. Many today find it lucrative to deceive others for economic gain. Consider such things as credit card scams and identity theft. How can believers protect one another and their neighbors from such injustice?
2. What do honesty, fairness, justice, and love require of you at your workplace? In your school? At home with your family?
3. What can you point to in American law today which indicates that people agree with the Law of God about justice in transactions?

Next steps—Preparation: Consider all the transactions of every kind you made yesterday—whether of goods and services or conversation and friendship. Give thanks to God for any ways that He was at work within you for good through those transactions.

3 Prices

“If a man dedicates to the LORD part of a field of his possession, then your valuation shall be according to the seed for it. A homer of barley seed shall be valued at fifty shekels of silver.” Leviticus 27:16

Price-fixing and price-gouging

It is not my purpose fully to elaborate the teaching of Scripture concerning economic activity in the divine economy. I am not an economist, but a theologian. Rather, my purpose is to examine various contemporary policies and practices against the guidelines of justice and neighbor-love sketched out in Scripture. If the Law of God, for example, could help us find ways of maintaining more reliable prices for goods and services, that would be a solid contribution to benefit all members of the economy, easing the burdens of such capitalistic ills as price-fixing, price-gouging, and inflation.

Price-fixing occurs when manufacturers or service providers collude to raise prices beyond what the market might prescribe. Price-gouging is that practice whereby one who monopolizes a market drives the prices up simply because he can. Over the years, government has established a wide range of public policies to minimize these practices, establishing watch-dog agencies or requiring various kinds of disclosure.

Where inflation is concerned, however, government is often the primary cause.

These price-destabilizing ills always work to the disadvantage of the consumer, which is why, in the Law of God, efforts were made to discourage arbitrary price-setting or price-fixing of any kind. Contemporary disapproval of such practices reflects a deep-seated sense of the justice of God's Law and the importance of neighbor-love. Since God has written the works of the Law on the heart of all His image-bearers (Rom. 2:14, 15), we should expect that awareness (if only subconsciously) to find expression. Put another way, whether they know it or not, people long for an economy guided by Biblical principles and guidelines.

Fair and stable

The Law of God curbs price-fixing and price-gouging. The Law was given to help ensure that prices would be fair and stable. Prices—as well as money—were linked to grain, which was the staple of the Israelite economy. In a real sense, grain was the “gold standard” of Israel's economy, since grain, more than silver or gold, was needed for survival and available to everyone.

A certain measure of grain was worth so many shekels. The value of a shekel, in turn, was determined by how much grain it could purchase. To charge more for a “homer of barley” than what the Law prescribed—fifty shekels of silver—would have been folly, since no one would pay it, fairer prices being available almost everywhere; and the seller might be charged with fraud or attempted theft. If found guilty by local judges, one who sought unlawfully to manipulate prices might be required to restore justice by giving the goods originally sought plus a percentage more.

The price of grain set the standard for other prices because it set the value of money. The fact that the people of Israel in the Old Testament routinely ignored these laws, often seeking ways to take advantage of their neighbors rather than love them, does not negate the importance or value of the approach to prices indicated in various places in the Law.

Prices of land

The price of land was attached, in the Law of God, to the amount of grain that could be harvested annually within a certain period and the number of years of harvests remaining before the Sabbath Year or Jubilee. God thus discouraged buying and selling of land for profit—real estate speculation. Tribes and families were assigned a certain portion of land to occupy and work. They were to understand that the earth is the Lord's

and that He created it to bear fruit. Those who held God's land in trust were expected to "exercise dominion" over His property to honor Him, benefit themselves, and bless their neighbors. Landowners could lease or sell portions of their land, but only for a short time. The land would be returned to the family of its original "owners" (stewards) in the Jubilee Year.

Thus, one who was hoping to benefit by purchasing property would have to make sure he could harvest enough grain during the time he would own the property to justify the expense of it. Even then, he would hardly expect to do more than break even, since the price of grain was set to fifty shekels per homer (of barley).

It is unlikely, under such an economy, that housing "booms" and "busts" or "land wars" would have been much of a concern.

Price fluctuations

Undoubtedly, within the economy outlined in God's Law, prices could fluctuate somewhat, but probably not much. Since the value of money was rigorously conserved (as we have seen), just and honest measures were enforced, and sellers and buyers were expected to treat one another and all their neighbors with love, it's hard to imagine that inflation would have been able to make much headway in the economy outlined by the Law of God.

The Book of Revelation notes the injustice of an economy which favors the wealthy at the expense of the rest of the people through the manipulation of prices (cf. Rev. 6.6). Such injustice would be unthinkable in a society where the Law of God set the standards and parameters for economic activity. This was almost never the case in ancient Israel, which struggled throughout its existence to obey the Law of God; however, this fact should not be allowed to obscure the Law's power to ensure stable prices on goods and services.

While we do not expect to return to a "grain-standard" for the American economy, still, we might give more thought as to what we can learn about maintaining individual buying power over time through a more careful examination of the principles of economic justice embedded in the Law of God. Especially inflationary is the cavalier way government creates money which has no backing in the pursuit of political objectives. Every increase in the money supply destabilizes the prices of most goods and services at the same time it devalues the currency. And inflationary policies make government both a price-fixer and a price-gouger.

We should pursue public policies which make it possible for people to count on stable purchasing-power over time. Seeking policies that are more in line with the mind of God, as this is revealed in His Law, can help us to get beyond those practices that destabilize our current economy to work for policies that encourage justice and neighbor-love.

For reflection

1. In what ways has your own "economy" been affected by rising prices in recent years?
2. Why do governments "inflate" the money supply? How would the Law of God judge such a practice? Do we need policies to curtail such activity? Explain.
3. In what sense is government "guilty" of the eighth and ninth commandments by these inflationary policies?

Next steps—Preparation: Add to your prayers for the people in civil government that they would cease and decry all inflationary policies and seek policies more in line with economics God's way.

4 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

Credit and debt

Credit—and with credit, debt—are the backbone of a consumerist economy such as that of the United States.

It is difficult to argue with the track record of prosperity which free market, credit/debt practices have accumulated over the past 250 years. The American economy has produced more wealth and more goods and services than any economy in the history of humankind. And it has largely been built on the extension of credit and the use of debt as a means of gaining wealth.

But as we are now beginning to discover, when material prosperity is the objective of an economic system, the use of credit and debt can quickly get out of hand, jeopardizing the wealth of the people and the wellbeing, not only of the economy, but of the polity and way of life.

Interest or usury?

The economics of justice and love set forth in the Law of God does not forbid borrowing and lending. People were allowed to borrow or lend from their personal property as they saw fit, within limits outlined in the Law of God.

Above all, they were not to expect, when loaning money, to make more from the loan than they would from their own ordinary use of the money loaned. A lender could expect a borrower to compensate him for his own inability to use his resources while they were in the possession of the debtor. But lenders were not to charge interest on such loans. There is some question among scholars as to whether the term “interest” refers to simple interest—payment for the use of something, or of money, that would compensate for the lost opportunity costs which the creditor would incur—or to usury—exacting interest for profit.

My own view is that “interest”, in the framework of the Law of God, probably refers to usury, which encouraged covetousness and amounted to exploiting one’s neighbor. However, what we might call simple interest was not forbidden.

The Law recognizes what economists refer to as “opportunity costs” and expects those to be covered by borrowers (cf. Ex. 21.18, 19, which sets forth the idea, albeit not in the context of making a loan). When you loan money to me, it is to be assumed that the money you loan to me could be working for you, either gaining interest in the bank—which even Jesus did not discourage (Matt. 25.27)—or being used for your own personal needs. Therefore, it is not unreasonable for me, in paying back what I borrowed, to compensate you for those lost opportunities.

But it would be unreasonable, and unjust, of you to expect to *make* money on my loan, that is, beyond what borrower and lender might agree together in advance as a reasonable expectation of return. Terms of loans—of extending credit and incurring debt—were agreed upon case by case in ancient Israel. Loan terms these days are established not case by case but by all-comprehensive agencies such as the Federal Reserve, which uses interest rates and monetary flow to manage the overall economy, or by banking institutions as they compete with one another for borrowers.

In an economy defined by justice and neighbor-love, those with money to lend should not be able to conspire or otherwise agree together on a set interest rate, or look to government to establish one. Instead, each

transaction was to be treated as a separate case with respect to the amount and length of the loan and terms of repayment. Calculating the opportunity costs incurred by the loan would have been the primary way of determining the amount to be repaid.

Covetousness or sound reason?

When the goal of economic activity is *justice*—the practice of love for God and neighbor—rather than *material prosperity*, everything about that economy is going to look different, including the use of credit and debt. These would not be forbidden, but the terms on which they would be engaged and the ends for which they would be employed would, it seems to me, be dramatically different than the easy credit/burdensome debt practices so common in our society today.

Public policies that encourage liberal use of debt can be calamitous in the extreme, as we learn the hard way during times of recession. Moreover, they create a mindset which can be difficult to overcome, as, again, we are seeing in our society.

When people are taught that material prosperity is the way to happiness, and when easy credit is extended on every hand to make that prosperity a reality, covetousness and lust for things will rule instead of sound reason and neighbor-love, and the blessings of God will elude us, though we possess the wealth of all the nations of the world.

Debt can be a trap and a bottomless pit leading to marital difficulties, increasing anxiety, personal bankruptcy, and worse when things are an idol and debt is the easy way of securing them. We must seek the counsel of God's Word in this as in all other matters.

For reflection

1. Have you ever experienced debt as a burden? What caused that?
2. How does easy credit encourage idolatry? How can you avoid falling into this trap?
3. How can believers help one another in resisting the allure of things, credit, and debt?

Next steps—Transformation: Review your own practices of using credit and going into debt. Do they line up more with the teaching of Scripture or the temper of the times?

5 Borrowing, Lending, and Pledges

"If you ever take your neighbor's garment as a pledge, you shall return it to him before the sun goes down. For that is his only covering, it is his garment for his skin. What will he sleep in? And it will be that when he cries to Me, I will hear, for I am gracious." Exodus 22.26, 27

Bad debt

We need to say just a bit more about debt and why God has taken such care to circumscribe the practice of borrowing and lending.

Not that long ago it was not uncommon for people whose homes had gone "under water" simply to walk away from them and leave the lender with the loss. College students, in increasing numbers, incur tuition debt they may or may not repay, and defaults continue to rise. Credit card debt leads many borrowers to bankruptcy, leaving banks and merchants—and the rest of us—holding the bag of bad debt.

Bad debt can lead to inflation as lenders raise interest rates to cover losses and government creates more money for loaning through the Federal Reserve.

Such bad debt practices—or risky debt, since not all such dealings go bad—are dwarfed by the promises and vows people make, which they casually and routinely break when it becomes inconvenient to fulfill or keep them. The rate of divorce, while declining from the 1980s high of 50%, still hovers close to 40%, including within the household of faith. The promise "till death us do part" turns out to be like bad debt or a failed investment. Church members routinely make "vows" of membership, which they promptly forget and ignore. Politicians make promises on the campaign trail they have no intention of fulfilling once they are in office. Advertisers promise their products will practically change our lives and ensure eternal happiness—before, that is, they either fall apart or wear out.

All such bad promises are like bad debt and betoken an attitude of self-interest which pervades our society.

Bad debt is just an extension of the false promises we—or the economy—"bank" on for happiness in a society driven by materialism and covetousness. We hope only to make "good use" of such practices, and not to be victimized by them ourselves. But that's not always the way things turn out.

The hedge of the Law

In the Law of God—established by God Who is gracious, as He reminds us—such covetous and deceitful practices are consistently discouraged. Borrowing, lending, and making vows and pledges in ancient Israel were not uncommon practices, but they appear to have been carefully engaged, with a view to justice in all its forms.

God understands the weaknesses of men, and our tendency to covetousness and self-love. His Law was designed to erect a hedge against such failings of love and frailties of the flesh, so that the economy of His people could function for justice and neighbor-love. Any borrower would expect to pay back his loan—or if he borrowed goods, to return them in full, with perhaps, but not necessarily, some interest as well. If he could not, he might be subjected to some form of restorative or even retributive justice.

Those who played fast and loose with the truth, for example, by making vows or contracts they did not intend to keep, would also find themselves subject to the judgment of local rulers when their false pledges were shown to have come up short of what they promised.

It was also lawful in ancient Israel for a lender to take an item in pledge, in order to secure his loan against

default by the borrower. Collateral, we call it today. Typically, we can imagine, the value of the pledge would be in line with the amount of the loan. This would keep borrowers from getting over their heads in debt, and it would assure lenders that the value of their loan would be returned to them, come what may.

However, the Lord expected justice and neighbor-love to prevail in all such arrangements. The lender could possess the borrower's pledge if he chose. However, if the pledge were necessary to the lender's wellbeing—such as a sleeping cloak—it would have to be available to the borrower as needed. What was true of cloaks was also true of farm animals and implements and other items of value. No one was allowed to take as a pledge the borrower's means of earning a living or providing for himself and his family (Deut. 24.6). God expected lenders to act with grace toward borrowers, and borrowers to act with integrity toward lenders.

“Unsecured” debt

This practice of taking an item in pledge discouraged the idea of “unsecured” loans—such as credit cards, student loans, and the like. (“Unsecured debt” in ancient Israel was called “charity.”) The possibility of having to put up a pledge would have meant that debtors would have limits imposed on them concerning how much they could borrow. The notion that one could accumulate debt far in excess of the combined value of all his personal property is an invitation to injustice and, thus, foreign to the economy set forth in the Law of God. The fact that one might lose all his property should he default on his loan would certainly have discouraged more borrowing than was necessary.

Public policies that encourage or enable incurring debt beyond one's net worth, or that jeopardizes one's ability to provide for his wellbeing, should not be supported. Nor should they be practiced by government at any level with respect to its own doings. All borrowing and lending should be secured in real property and engaged case by case between individuals—or institutions such as banks—who know, trust, and love one another before the Lord.

This is not likely to be the case in a secular society and a materialist economy such as our own. However, the teaching of God's Law provides guidelines for Christians in thinking about their own practices of borrowing and lending, and it can serve as a standard for us to focus on as we engage in economic activity and discussions of public policy with respect to this aspect of economic practice.

For reflection

1. Change in practices of indebtedness may be a long time coming. But what can we as Christians do to help bring more of God's economy into our world?
2. Ultimately, bad practices of borrowing and lending are matters of the heart. Explain. Why does this make the Gospel so important in our materialistic age?
3. What would you suggest as a way of preparing young people to follow God's standards for borrowing and lending rather than the world's? Should the local church have a role in this?

Next steps—Preparation: Pray for yourself and the people in your Personal Mission Field, that you all may practice more of God's approach to these economic principles. How can God use your own practice to encourage others?

6 Inheritances

“And you shall speak to the children of Israel, saying: ‘If a man dies and has no son, then you shall cause his inheritance to pass to his daughter. If he has no daughter, then you shall give his inheritance to his brothers. If he has no brothers, then you shall give his inheritance to his father’s brothers. And if his father has no brothers, then you shall give his inheritance to the relative closest to him in his family, and he shall possess it.’” And it shall be to the children of Israel a statute of judgment, just as the LORD commanded Moses.” Numbers 27:8-11

All in the family

In the economy of justice and love outlined in God’s Law, property—thought of principally in terms of land—was considered a *familial* rather than a *personal* or *national* trust. The inheritance of land from generation to generation was a family matter. Government only became involved when disputes arose as to the proper transmission of land to nearest family members.

All property was understood to have been bestowed by the Lord for the use of individuals in meeting their needs, serving their families, and contributing to their communities and the national weal. Property was passed on to one’s family upon one’s decease. Families would then continue the stewardship of their property in line with the requirements of justice.

In the divine economy, no role was envisioned for civil government in the transfer of property from one generation to the next, except to see that lawful heirs received what was lawfully theirs. Heirs could appeal to civil authorities to resolve disputes over inheritances, as we see in Ruth 4; but the idea that the powers-that-be could commandeer a portion of the proceeds or net worth of an estate for its own purposes, no matter how these may have been intended, would have been regarded as a form of thievery by ancient Hebrews.

We seem to know intuitively that it is not right for government to steal from the property of families. We pay lawful taxes to support our government’s needs in serving us, but, if the Law of God were followed, we would not allow government to include in such taxes a “take” of a family’s inheritance. The practice of estate taxes assumes that, by some means, government “owns” a portion of every person’s inheritance. In ancient Israel, this would have meant that government “owned” a portion of every family’s land. No family would have accepted that as in line with the Law of God.

In our day people rely on carefully crafted wills and trusts to keep the State from seizing part of the inheritance they leave behind upon their death. Estate taxes are a measure of the State’s sense of its ultimate authority to determine how best to allocate private property, whenever and wherever it can. They represent a usurpation by the State of the authority of families and, ultimately, of God.

Preserving inheritances

Christians, to practice proper stewardship of the property entrusted to them, should seek out every lawful means for keeping their inheritances from falling into the hands of the State. They should also work for laws which will keep the hand of the State out of the estates which families build-up over time. Where laws and policies cannot be changed to preclude the State seizing a share of such family property, every lawful means should be employed to frustrate the grasping power of government.

The transfer of private property within the bounds of family should not provide the State an occasion for playing God. All property belongs to the Lord, not the State, and to the individuals and families to whom God entrusts it. The Law of God, interpreted into this arena of public policy, would provide what even nonbelievers would, I suspect, regard as a helpful restraint against the powers of the State over family treasure.

The State looms like a vulture over the rightful inheritances of families, awaiting the demise of property owners so that it can pick its portion from the remains before allowing any that is left over to pass to rightful heirs. This is not a practice which the Law of God would condone.

Generational stewardship

In God's mind, the proper steward of property is the family, not the State. Since all the families of Israel were assigned to designated parcels of land, every family had a home and land upon which to provide for themselves. The land ultimately belonged to the Lord, and each family's assignment was to bring the land to fruition, to work and develop the good potential of the land by using it to meet their needs.

In this respect, Israel's stewardship of the land harked back to Adam's assignment in the Garden, to serve the land by bringing out its potential and to guard it from anything that might inhibit or threaten its productivity (cf. Gen. 2.15). Children growing up on family property would learn how to make best use of the land and to conserve its value and productivity over time. The State was not permitted to tax either the land or the inheritance of its people, for this would interrupt the secure transmission and faithful development of the land over the generations.

Because we today have allowed the State to have the last word in economic matters, it is perhaps only natural that government should extend its tentacles as far and wide as they can reach. But unless government is stopped from pursuing such intrusive measures as estate taxes, soon enough we will find ourselves in a situation where private property no longer exists and every generation is increasingly dependent on the good will of government rather than the good work of economic stewardship.

And this would be a mockery of justice, and throw a blanket of fear and suspicion over the practice of neighbor love.

For reflection

1. How has our government come to believe that it can tax whatever it chooses, including estates? If you don't know, see what you can find out.
2. If you were to die today, what percentage of your estate—land, home, other properties—would the State claim as its own? If you don't know, find out.
3. What are some ways that you can protect the generational transmission of your property against the grasping practices of government?

Next steps—Preparation: Make sure you know what to do to keep your estate from falling into government hands.

7 Taxation

“And all the tithe of the land, whether of the seed of the land or of the fruit of the tree, is the LORD’s. It is holy to the LORD.”
Leviticus 27.30

Remuneration of public officials

The Law of God is silent concerning remuneration for public officials. Priests and Levites were to be supported by the tithe of the people in their communities, but this was because they did not own any real property. The fields provided for them were attached to the cities where they lived, but these were common lands, intended only as a partial means of their support.

The Law does not specify how the elders, judges, and local rulers—even the king—were to be supported, if they were supported financially at all.

Presumably, these people, the civil magistrates of ancient Israel, being property owners like everyone else, except the priests and Levites, would have worked their land and realized their provision from the stewardship of their property. This is perhaps the idea behind Solomon’s comment that a nation is blessed and happy when its rulers work on the land (Eccl. 5.9). Moses’ warning against the tendency of civil magistrates to accumulate wealth would have put the people of Israel on notice against revenue schemes that might foster just such practices (Deut. 17.16, 17).

In addition, if 1 Kings 10 can be taken in anything like a normative sense, governments and the services they provided may have been funded, if only in part, by tribute from subject nations. Those nations, in turn, enjoyed certain benefits from the kings in Jerusalem.

Since government was mainly local in ancient Israel, it was not necessary to fund a large, central bureaucracy and the many projects it might spin up. Taxation would ultimately appear in Israel—typically, imposed by a foreign power such as Persia or Rome—but we find no support for a continuous general tax on the population in the Law of God. From time to time an assessment was imposed on the people of Israel to help in supporting the tabernacle or temple; however, these were few and far between (cf. Ex. 30.12-20; 1 Chron. 22.1-16). A yearly, general tax to support government and its projects was not a part of the divine economy for ancient Israel.

The only item that came close to what we know as taxes in our day was the tithe.

The right to tax

At the same time, both Jesus and Paul affirmed the right of states to levy taxes upon the people they served as agents of God for good (Matt. 22.21; Rom. 13.1-7). As states expanded and became more complex, and more services were required to support the needs of the governed, taxation became a logical and not unreasonable means of providing the revenue such services require.

However, we may gain some insight into God’s mind on this matter looking at the example of the tithe as a way of thinking about the logic for tax policies. In ancient Israel the tithe was a uniform rate for all people, regardless of income, social standing, or need. Everyone was expected to bring a tenth of his wealth—much of this in the form of property (animals or harvests)—to be administered by priests and Levites for the upkeep of the spiritual life of the nation.

In our country, graduated tax rates, accompanied by a variety of flat taxes, have become the means for creating an ever-expanding central government and an entitlement society in which nearly half the population pay no income taxes at all and, thus, receive many services from the State at the expense of those who do pay

taxes. (As an aside, it's interesting to note that one of the early arguments for a graduated income tax appeared not in *The Federalist Papers* but in *The Communist Manifesto*.) It's not difficult to see how such a system of taxation can be used to curry favor and purchase political power.

If ours were a flat-rate income tax system—like the tithe—the wealthy would pay more, but not proportionately so. All those who benefit from the services of the government would pay a share appropriate to their income. As in ancient Israel, where the wealthy would have paid more in tithes, but all were expected to tithe at the same rate (even if their “income” was only derived from gleaning and other services provided for the poor), so it would be under a flat-rate income tax system. The wealthy would pay more, but not more, proportionately, than anyone else.

The argument that this would not provide enough revenue to support the federal government in its present form is persuasive—not for maintaining a graduated income tax, but for achieving a smaller central government, one that can live within the limits of its available resources.

Corruption in taxation

Tax policies in America today are pragmatic and unjust. Administrations seek changes in tax laws to fund ambitious programs which, in the end, are designed to serve their political aspirations. For many Americans, the most chilling bit of mail one can receive is a notice from the Internal Revenue Service—unless, of course, it appears that the envelope contains a refund.

Tax policies feature large in political campaigns. Whichever side wants to raise them promises that only “the wealthy” will pay more while the rest of us will hardly notice a change. The end of taxation is to generate revenue to support political agendas (as well as certain necessities). Americans fret and fuss over taxes perhaps more than any single subject, and they are especially rankled that governments continue to find more ways of relieving them of their hard-earned income by taxing so many items at so many levels of government.

The Law of God does not support such out-of-control taxation. To whatever extent we may bring about a rolling back of taxes in America, we should seek policies that will do so.

For reflection

1. By what authority do governments increase or lower taxes? Which governments at what levels can raise taxes in our society?
2. What accounting do governments provide to justify taxation policies? Do you think most people review this accounting?
3. What restraints are available to discourage governments from out-of-control taxation?

Next steps—Preparation: Seek the Lord in prayer concerning what you can do to help realize fairer taxes for yourself and your neighbors.

Economics God's Way

For reflection or discussion

1. What are some of the basic differences between the American economy and a divine economy such as is sketched out in the Law of God?
2. What is the “medium of exchange” in a materialistic economy? What is the “medium of exchange” in the divine economy?
3. How does the American economy today reflect aspects of the divine economy of God’s Law (think: property, law enforcement, etc.)? Does this suggest further possibilities for realizing more of the divine economy? Explain.
4. It will likely continue to be necessary for Christians to live in two economies at once. How can they do that without capitulating to the materialist economy of our secular age?
5. What’s the most important lesson you’ve learned from this part of our study on “God’s Law and Public Policy”?

For prayer:

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