

CHRISTIAN ECONOMICS
VOLUME 3: ACTIVIST'S EDITION

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CHRISTIAN ECONOMICS
VOLUME 3: ACTIVIST'S EDITION

Gary North

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This book is dedicated to my grandson

Elijah North

who arrived in the same month
that I proofread this book

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INTRODUCTION

Be doers of the word and not only hearers, deceiving yourselves. For if anyone is a hearer of the word but not a doer, he is like a man who examines his natural face in a mirror. He examines himself and then goes away and immediately forgets what he was like. But the person who looks carefully into the perfect law of freedom, and continues to do so, not just being a hearer who forgets, this man will be blessed in his actions (James 1:22–25).

A. Doing the Word

It is a lot easier to hear James' warning than to implement changes in our busy lives. It is easier to hear than to do. It is easier to separate theory from practice. It is easier to spend time studying theory than to implement it. James understood this. So, he filled his letter with practical advice on how to live consistently with God's word. There is no New Testament book that offers a greater number of practical commands per page.

A fully developed theology is applied theology. This is made clear by John Frame, a conservative Protestant theologian in the early twenty-first century. His magnum opus, *Systematic Theology* (2013), is 1,200 pages long. If it had been printed in a normal-size book, it would have been 1,400 pages long. On page 8, he makes this observation.

The only term I know that is broad enough to cover all forms of biblical teaching and all the decisions that people make in their lives is the term *application*. To apply Scripture is to use Scripture to meet a human need, to answer a human question, to make a human decision. Questions about the text of Scripture, translations, interpretation, ethics, Christian growth—all these are fair game for theology. To show (by word or deed) how Scripture resolves all these kinds of questions is to *apply* it. So I offer my definition of theology: theology is *the application of Scripture, by persons, to every area of life*.

I am in full agreement with this definition. Theology is practical theology. This is true of all theology, not just Christian theology. A crucial point to understand is this: *every worldview is a theology*. I offer two assertions. First, theology is an inescapable concept. It is never a question of theology vs. no theology. It is always a question of which theology. It is therefore a question of which god. This is the question of original sovereignty: "Who's in charge here?" *Something is always in charge. There is always a final court of appeal*. Second, following Frame's lead, all theology is practical theology. Every theology offers a theory of how the world works. Once a true believer thinks he has the inside truth about how the world really works, he asks the supreme question of ethics. "How *should* the world work?" His answer will influence his behavior. He will then ask this: "What must I do to make the world more consistent with how it should work?" This is the abiding question of the activist.

If you have read the first two volumes of this work, *Student's Edition* and *Teacher's Edition*, you are now facing this question: "What must I do to make the world more consistent with how God says it should work?" Answering that question is what this edition is all about.

B. A Capstone Book

I have written a fourth edition, the *Scholar's Edition*. When printed, it will be in two volumes. That will be the capstone to this project, which I began at the age of 18 in 1960. I am well aware of the fact that capstone books rarely are read by anyone. They are written to persuade the truest of true believers, the most active of activists. They sit on the shelf unread, just as Karl Marx's *Das Kapital* has sat ever since 1867. They have this primary purpose: to persuade leaders who are either at the top of the pyramid of influence or else climbing toward it that the movement's philosophy is both logical and in accord with the way the world works. Therefore, the movement is worth committing to. Secondarily, the capstone book persuades movement's troops of the same two things: its logical coherence and real-world relevance. But the troops have not read it and probably never will. It serves as a book of confirmation. "The answers are in there! Therefore, I am not wasting my life."

The greatest of all such books is the Bible. Not many Christians study it in depth. But most Christians are convinced that it is worth studying, since it shows how the world works. It also shows how the present world falls

short. The vast majority of Christians have adopted an eschatology—the doctrine of last things—that insists that the world cannot be reformed. Yes, an individual can use the Bible to reform himself with God’s help. Of course, Christian families can be reformed by biblical principles. Even churches can be reformed or else replaced by better ones. But society cannot be successfully reformed. Neither can the state. In contrast, another group of Christians, few in number in the past, insist that Christ’s redemption is comprehensive. Wherever sin reigns, Christ’s kingdom can reform it. Therefore, the Bible offers answers to every question, including this one: “How should this area of life be reformed?” This is the issue of healing. The concept of healing is related to salvation. A salve heals.

I am in the second group. I am inviting you to join. But to persuade you to join, I must present a program of reform. In volumes 1 and 2 of this study, I have offered suggestions about how the economy works and why. I have discussed ways in which the state, by threatening violence, has reduced voluntary cooperation. The results have been negative: reduced liberty, reduced personal responsibility, reduced output, and therefore reduced wealth. I explained why the results are negative.

Now it is time to discuss how the state can be restrained. If it is successfully restrained, mainly by self-government under God’s law, this will increase the domain of voluntary cooperation. There will be visible benefits. Moses announced this 3,500 years ago.

Look, I have taught you laws and decrees, as the Lord my God had commanded me, that you should do so in the midst of the land which you are going into in order to possess it. Therefore keep them and do them; for this is your wisdom and your understanding in the sight of the peoples who will hear about all these statutes and say, ‘Surely this great nation is a wise and understanding people.’ For what other great nation is there that has a god so near to them, as the Lord our God is whenever we call upon him? What other great nation is there that has laws and decrees so righteous as all this law that I am setting before you today? (Deuteronomy 4:5–8).

Before you decide whether to become an activist, you should count the cost. Jesus made this clear.

Whoever does not carry his own cross and come after me cannot be my disciple. For which of you who desires to build a tower does not first sit down and count the cost to calculate if he has what he needs to complete it? Otherwise, when he has laid a foundation and is not able to finish, all who see it will begin to mock him, saying, 'This man began to build and was not able to finish.' Or what king, as he goes to encounter another king in war, will not sit down first and take advice about whether he is able with ten thousand men to fight the other king who comes against him with twenty thousand men? If not, while the other army is still far away, he sends a delegation and asks for conditions of peace. So therefore, any one of you who does not give up all that he has cannot be my disciple (Luke 14:27–33).

Do you believe this? If you do, keep reading.

Note: I have used an unfamiliar translation of the Bible: the Unlocked Literal Bible. It is not copyrighted. It is here: <https://unfoldingword.bible/ulb>. It is an updated version of the American Standard Version (1901). It is accurate. It is readable. Because it is easy to read, digital translation programs will make fewer mistakes when translating it. The King James Version, which is not copyrighted, uses archaic seventeenth-century language. So does the ASV. I want people to make translations of my book. I authorize this without any payment of royalties.

Part 1

COVENANTS

INTRODUCTION TO PART 1

Now then, if you obediently listen to my voice and keep my covenant, then you will be my special possession from among all peoples, for all the earth is mine. You will be a kingdom of priests and a holy nation for me. These are the words that you must speak to the people of Israel (Exodus 19:5–6).

A. Covenantal Economics

God spoke these words through Moses to the people of Israel just before He announced the Ten Commandments (Exodus 20) and the case laws that provide guidelines for how these commandments are to be enforced by the state (Exodus 21–23). The idea of God’s covenantal relationship with mankind is central to the Bible, beginning with Genesis 1: the dominion covenant.

Part 1 of this book is devoted to the five covenants. The dominion covenant establishes the structure for the other four. It defines mankind, whether covenant-breakers or covenant-keepers. God is the Creator (Genesis 1). His role as Creator established His ownership of everything. In the *Student’s Edition*, I begin the section on pre-fall covenant with ownership, meaning God’s original ownership. In judicial terms, this is sovereignty. God is sovereign over the creation.

Then there is point two: stewardship. When God created mankind, He assigned to the entire human race, represented judicially by Adam, the task of administering, developing, and defending His property. This task had a judicial function: *trusteeship*, meaning legal representation: “in the name of.” God required them to defend His property against invaders: a judicial function. They failed to do this. Instead, they allied themselves covenantally with an invader, the serpent, who was a trustee (judicial agent) of the great invader, Satan. By this satanic covenant, which involved breaking God’s law governing His exclusive property (point three), the tree of the knowledge of good and evil, they became invaders of God’s exclusive prop-

erty. They became thieves. Their task also had an economic aspect: *stewardship*, meaning economic representation: “on behalf of.” God required them to increase the economic value of the earth and its fruits. With their rebellion, they chose to increase the value of the creation on their own behalf. They became worshipers of mammon: “more for me in history.”

The dominion covenant was not a temporary requirement of the Old Covenant. It was the foundation of Jesus’ parable of the talents in Matthew 25 and the parallel parable of the minas in Luke 19. God is described as a rich man who goes on a journey. He gives coins to three servants. At that point, they become stewards along the judicial and economic lines of Adam and Eve. When he returns, he demands an accounting: point four of the biblical economic covenant. He sees what rate of return each of them has earned on his delegated property. He rewards each of them according to his rate of economic return. Two of them are given more responsibility for extended dominion (point five). The faithless steward loses everything. He is disinherited.

The dominion covenant applies to all of life, not just to the narrowly defined realm of economics. So does the message of the two parables of the stewards. But most people understand economic issues far more readily than they understand theology, especially covenant theology. This is why Jesus offered economic parables, which I call pocketbook parables. He was trying to communicate theological and ethical truths. The familiar activities of the economic realm made His teaching task easier.

The requirements of the dominion covenant are comprehensive. They involve every area of life. They therefore involve all institutions. Institutions are corporately responsible before God. Responsibility is not limited to individuals. Therefore, the covenantal institutions of family, church, and state are bound by the terms of the dominion covenant. So are non-covenantal institutions such as charitable organizations, schools, businesses, and all other agencies. Why? Because they either own or administer property as stewards. There is no such thing as autonomy in the realm of creation. Everything is dependent on God the Creator, who is also the cosmic Owner in His legal capacity as Creator. “For every beast of the forest is mine, and the cattle on a thousand hills. I know all the birds of the mountains, and the wild beasts of the field are mine. If I were hungry, I would not tell you; for the world is mine, and everything in it” (Psalm 50:10–12).

Christians must understand the basics of the dominion covenant if they are to understand the basics of the four covenants: individual, family,

church, and state. This is why I begin with the dominion covenant. It presents the fundamentals of economic analysis, pre-fall and post-fall. It sets forth both personal and institutional economic responsibility before God, men, and non-human species. This responsibility is comprehensive because the dominion covenant is comprehensive. After the fall of man in the garden, mankind and also the creation have been in need of comprehensive redemption: buying back. This redemption, as with trusteeship and stewardship, is both judicial and economic. Jesus' death, resurrection, and ascension had both a judicial aspect and an economic aspect. Christian theology, especially in the West, has focused on judicial redemption: the substitutionary atonement of Christ for the sins of men. But this narrow focus limits the scope of Christ's redemption. Because God loved the whole world (John 3:16), He gave His son up to death on the cross to save the whole world. This does not mean that every person is saved eternally, but this act of God's grace is the judicial basis for the preservation of the world from destruction. It is the judicial basis of God's extension of both special (saving) grace and also common (healing) grace: gifts unmerited by the recipients. This is the meaning of grace: *an unearned gift*. This healing involves bodily health, psychological health, and economic health. To argue that these aspects of health do not come from God is to deny the clear teaching of James. "Every good gift and every perfect gift is from above. It comes down from the Father of lights. With him there is no changing or shadow because of turning" (James 1:17). Denying this is a crucial error of non-Christian economists. Do not make this mistake.

The dominion covenant provides the judicial and economic context of Christian economics. When you begin to re-think economics in terms of the dominion covenant, this should give you confidence about your personal program of economic reform. This program of reform should affect every area of your life, just as the dominion covenant extends to every area of life. It applies to the other four covenants: individual, family, church, and state. It also applies to all non-covenantal activities and institutions, including your calling, your job, your volunteer activities, your education, and your business, if you own one. I cover these in Part 2.

B. Rival Covenants, Rival Economic Theories

In the *Student's Edition*, I discuss the economic covenant as it applies in three covenantal administrations: creation, fall, and redemption. Prior to

the fall, the economic categories were these: ownership, stewardship, property, imputation, and inheritance. Men were to think God's thoughts after Him as creatures: the task of imputation (point four). God imputes value to His creation. Men are to do the same, not as autonomous agents, but as covenant-keepers (point two). The fall of man substituted new categories for the same structure: chance, autonomy, theft, bureaucratization, and disinheritance. This is covenant-breaking man's new world order. It moves in the direction of empire: the kingdom of man. It is a hierarchy of power, not service. It is a manifestation of the power religion. We see this in the confrontation between Moses and Pharaoh. Autonomous man believes that he is not responsible to God. He is responsible only to himself or the state, which has power. He seeks to occupy the top of the pyramid of power, just as Pharaoh did.

Christian economics restores the original theocentric framework of economics. For chance, it substitutes providence. God is the source of coherence, meaning, and purpose. For autonomy, it substitutes service. Men advance economically by service to others. For theft, it substitutes leasehold. There are ethical laws governing the use of God's property. For bureaucratization, it substitutes entrepreneurship. Decentralized planning in a market order replaces central planning by the state. For the destructiveness of disinheritance, manifested above all in the process of cosmic entropy—the heat death of the universe—it substitutes economic compounding. In Christian economics, God is honored as the sovereign agent of the redemptive process: buying back the creation in history. The kingdom of God becomes the focus of Christian economics, not the kingdom of man.

With this as background, it is time to discuss the role of Christian economic activism. This is the process of economic redemption.

C. The Five Points

In the first volume, *Student's Edition*, I argued that there have been three economic covenants. I followed a theologically conventional three-part structure for explaining the historical eras: creation, fall, and redemption. I argued that there was an original economic covenant between God and man, but the fall of man split mankind into two parts: covenant-keepers and covenant-breakers.

The original five-point covenant model was this: God, man, law, sanctions, and time. I discuss this in my book, *Unconditional Surrender* (2010).

Rev. Ray Sutton discusses it in his book, *That You May Prosper: Dominion By Covenant* (1987). (<http://bit.ly.rstymp>)

The economic covenant is an extension of that original covenant. In the original economic covenant, there were five points: ownership, stewardship, property, imputation, and inheritance. After the fall, covenant-breakers implicitly adopted versions of the following economic covenant: chance, autonomy, theft, bureaucratization, and disinheritance. There was no detailed theory of economics in the ancient world. But, except for the biblical theory and creation, no theory of the origin of the universe stated that God created the universe out of nothing. Therefore, no rival theory of economics could begin with God as the absolute owner of creation.

I argue that Christian economics must be covenantally consistent with the original economic covenant that prevailed in Eden. Therefore, it must be self-consciously in direct conflict with the structure of humanistic economics. I also argue that the economic covenant in the era of redemption is different from economics that prevailed prior to the fall and therefore prior to the curse of Eve, Adam, and the earth (Genesis 3). The covenantal principles are the same, but the applications are different. My alternative to humanistic economics is this: providence, service, leasehold, entrepreneurship, and compounding.

1. Providence

The doctrine of God's providence is based on the doctrine of the sovereignty of God. The doctrine of the absolute sovereignty of God is the theological foundation of the idea of God's absolute ownership of the creation. However, by focusing on providence, I move the discussion away from God exclusively to both man and God. A covenant-keeping man can look to the providence of God and have legitimate confidence in both his understanding of economics and his understanding of his role in history. I am not arguing that man in any way is the source of providence. I am arguing rather that man participates in a providential world and therefore a providential economy. This should give confidence to people who believe in Christian economics.

Providence is closely associated theologically with purpose. God had purpose in the creation. Therefore, men have purposes. They are made in God's image. The idea of God's purpose in the process of the creation is the chief source of the conflict between the biblical doctrine of creation and

Darwinism. Darwin denied any trace of purpose in the universe. A Christian view of creation insists that there was purpose from the beginning. The creation was an extension of God's original purpose. Therefore, the Christian economist ought to argue, *purpose is foundational to the understanding of economics*. Man is made in the image of God. This is why men have purposes, and this is why they enter into trade with each other. The division of labor enables them to achieve their purposes in life at a lower cost.

It is worth noting that the idea of purpose is basic to free market economic theory, especially Austrian School theory. Ludwig von Mises began his economic analysis with human purpose. He developed his treatise on economics, *Human Action* (1949), with purpose as the starting point of economic theory.

Why do I argue that covenant-breaking economics' first principle is chance? The ancient pagan world saw the origin of the universe as the outcome of an interaction between some deity and chaos. Modern cosmology sees the outcome of a process of cosmic dualism: randomness vs. mathematically governed laws. It is the same form of dualism that the ancient world had, except for this: the coherent aspect of cosmic order in the ancient world was personal. Some deity sought power over chaos, which was pure chance. In contrast, there is no personal source of order in Darwinian biological evolution and also cosmic evolution. The Big Bang was impersonal. The formation of the galaxies was impersonal. There was absolute mathematical law, but there was also absolute randomness in the development of the galaxies, the origin of life, and the origin of man. Modern economic theory is universally Darwinian. Therefore, it rests on these five points: chance, autonomy, theft, bureaucratization, and disinheritance. That is because these theories are anti-biblical. They are anti-God. They are the attempt of autonomous man to steal the lawful inheritance that God has provided to His people.

2. Service

With respect to the second point of economic covenant, stewardship, service is not inconsistent with stewardship. It is an aspect of stewardship. But, because of the incarnation of Jesus Christ, which is the consummate manifestation of service in history (Philippians 2:5–8), service becomes the primary focus of stewardship in the era of redemption. This is because the New Testament teaches that the primary means of stewardship to God is

service to other men. This emphasis on service is consistent with a common defense by free market economists of the free market. They argue that producers must meet the expectations of consumers. If producers fail to do this, they go out of business. I agree with this analysis.

The second point of the covenant-breakers' economic covenant is the autonomy of man. I believe that it is the second point of Darwinian evolution in general. Man's autonomy supposedly began with the autonomy of the universe approximately 13.7 billion years ago: the Big Bang. That was a matter of chance. For the Darwinist, there is a difference between the autonomy of the universe and the autonomy of man. The universe had no consciousness. It therefore had no purpose. Man does have consciousness. He does have purposes. Because man has the power of thought, man is the only agent in the universe known to have purposes. By this sleight-of-hand operation, or sleight-of-mind operation, *man becomes God in humanist thought*. This is an operational divinity. Humanists do not refer to man as God, but they believe that man alone has a characteristic feature that Christians attribute to God: purpose. They deny purpose to the cosmos; they assert it with respect to man.

3. Leasehold

The third point of the economic covenant prior to the fall was property. This is consistent with the third point of the economic covenant in the era of redemption: leasehold. How is the concept leasehold different from the concept of property? It is not different in principle, but it is different in application. Leasehold specifies God's terms of temporary ownership to mankind. The leasehold must protect the owner from theft. God announced that the tree of the knowledge of good and evil was off-limits, and this was basic to mankind's dominion in the garden. Everything else was open to man. In the world after the fall, the leasehold must be far more detailed in order to prevent mankind's constant attempt to steal from God. They cannot steal directly from God any longer, so they steal from each other. Other men are made in the image of God, and therefore the theft of their property is the representative and judicial equivalent of the theft of God's property.

Property owners design written lease agreements to protect themselves from theft by those to whom they have granted temporary use of their property. It was easy to specify what was off-limits prior to the fall of man: do not eat from one tree. It is far more difficult to specify what is off-limits

today. All property is subject to theft. Therefore, in every lease contract, the owner must be careful to spell out as many restraints against theft as he can think of and that he can also afford to enforce in a court of law.

The third point of the economic covenant for covenant-breakers is theft. Why do I say this? Because the serpent's temptation in the garden was tied to theft of God's property. The economic logic of covenant-breakers always begins with the autonomy of man. Modern economics assumes that man is sovereign because he alone has purpose. It does not begin with God's absolute ownership. Inherently, it is Adamic economics. Adamic social thought is always based on theft because it is based on the principle of autonomy.

4. *Entrepreneurship*

The fourth point of the redemption era's economic covenant is not intuitive. For that matter, neither is the fourth point in the economic covenant before the fall: imputation. Imputation is easier to understand than entrepreneurship. The doctrine economic imputation is extremely important in Austrian School economic theory. It was the foundation of Austrian economics, beginning with Carl Menger's *Principles of Economics* (1871). The Austrians argue that the imputation of economic value is exclusively personal and subjective. Men impute economic value to goods and services. Similarly, the doctrine of imputation is crucial to some forms of theology, especially Reformed (Calvinistic) Protestant theology. Reformed theologians argue that God imputes—judicially declares—the judicial status of Jesus Christ to redeemed people. This judicial declaration by God of the innocence of an individual, which is based on Christ's innocence, is at the heart of Reformed theology. It should be at the heart of your theology, too. The doctrine of economic imputation should be at the heart of your economic theory. Note that I do not base the logic of economic imputation on the autonomy of the individual. I base it on God's declarations at the end of five of the six days of the creation week that His work was good. God is my model, not autonomous man. What God did in the creation week, we can do every day. We make subjective assessments of goods and services.

Why do I shift from imputation to entrepreneurship? There is certainly imputation in today's economic world. It is at the heart of my economic theory. (For the record, it is also at the heart of my theory of historiography, but that must wait for another book. Of the making of books, there is no end.) But it is not enough to impute value to scarce resources. Consumers

do that all day long. What is crucial in the era of redemption is the transformation of society by covenant-keepers so that society will conform to biblical moral and judicial standards. The emphasis is on transformation. The emphasis is on innovation. In other words, the emphasis is on activism.

Similarly, in Austrian School economics, the entrepreneur is at the heart of the economy. No other school of thought gives more emphasis to entrepreneurship than the Austrian School. The key scholar here is the former Ph.D. student of Mises, Israel Kirzner. But he is not alone. Austrians argue that the entrepreneur constantly searches for opportunities to buy and sell. He tries to buy low, and he tries to sell higher. If he is successful, he receives a profit. If he is unsuccessful, he receives a loss. The entrepreneur is the key figure in reducing uncertainty for consumers. He is also the key figure in economic innovation. He is the primary source of innovation in an economy. One of the great blessings of the free market is that it allows entrepreneurs to seek profits, thereby enabling a handful of them to become very profitable by satisfying consumer demand.

As I argue in this section of the book, entrepreneurship can be found in all four covenants: individual, family, church, and state. But people's motivations in each covenant are different, and the success indicators are different. Economics today is mainly the study of the market process. The goal of business entrepreneurs is monetary profit, which in turn is based on standards of accounting. It is consistent with Austrian School theory that Mises said that the discovery of double-entry bookkeeping was one of the greatest innovations in the history of the world. In contrast, I argue that entrepreneurship is not limited to the market process. It is imperative that Christian activists in the realms of family, church, and state become entrepreneurs. The goal is not to make money. The goal is to transform the world, covenant by covenant, institution by institution.

I argue that the fourth point of the covenant-breakers' economic covenant is bureaucratization. Bureaucratization is the economics of empire. It is the economics of all forms of socialism. It is the economics of the welfare state. Theologically speaking, *bureaucratization is the economics of the power religion*. It is the economics of state central planning in all forms. I am not arguing that all forms of bureaucracy are illegitimate. As Mises argued in his little book, *Bureaucracy* (1944), bureaucratic management is basic to all civil government. Civil government is not profit-seeking. It is funded by money from taxation. There has to be some form of bureaucracy wherever there is

civil government. But bureaucratization as a way of life and as a way of thought is basic to the modern state. Today's state collects taxes in excess of 10%, which is God's limit on the tithe. The conflict between Moses and Pharaoh was a conflict between the greatest bureaucracy of the ancient world and the people who would soon become a nation with no central government at all. I wrote a book on this: *Moses and Pharaoh: Dominion Religion Versus Power Religion* (1985). It is an economic analysis of the first nineteen chapters of Exodus. This is reproduced as the first volume of my economic commentary on Exodus, *Authority and Dominion* (2012).

5. *Compounding*

The fifth point of the pre-fall economic covenant was inheritance. The idea of inheritance is still crucial in most forms of modern economic theory. It is equally crucial in Christian economics. In the era of redemption, the compounding process is basic to the extension of dominion in a world of cursed scarcity. It is not sufficient that people leave an inheritance to their children or nonprofit institutions. It is imperative that each generation leave even more wealth to the next generation. This is evidence of dominion. This inheritance should mainly be in the form of capital. This capital is to be used for financing productive activities. These activities are supposed to lead to dominion.

It is only since about 1800 that the world has begun to manifest economic compounding on a systematic basis. Beginning in English-speaking North America and Great Britain, economic growth began to increase steadily. The increase has been in the range of 2% per year per capita. This has transformed the world. It transformed the Western world within one century, and it transformed the rest of the world in the next century. Today, poverty is being eliminated. Grinding poverty that threatens people with starvation will have disappeared by 2050. This is the literal fulfillment of Jesus' recommended prayer request: "Give us this day our daily bread."

Never before in the history of man have economic growth and population growth been sustained at such a high rate for over two centuries. We live in an unprecedented time. Economists still are not agreed on what happened around 1800, but they all agree that sometime between 1780 and 1820, the process of long-term economic growth began.

On the point of compounding, modern economists seem to be agreed with Christian economists. In fact, the one issue on which they all agree is

that economic growth is a great benefit. Only a handful of economists, on the fringes of the profession, have attempted to deny the legitimacy of economic growth. Economists pay no attention to them. While there is a great deal of disagreement as to which government policies or lack of policies encourage economic growth, economists are agreed that economic growth is a great benefit. This is one of the rare areas in which they almost say that it is a moral imperative for governments to foster economic growth. They are sorely tempted to invoke morality on this point.

Why do I say that the fifth point of modern economics is disinheritance? I have three reasons. First, covenant-breaking man from the beginning sought to gain the inheritance on his own terms. That was part of Adam's rebellion. Second, after the division of mankind into covenant-breakers and covenant-keepers, covenant-breaking men always insisted that the real inheritance belongs to them. They do not agree with the many passages in the Bible that insist that the righteous will inherit the earth. Third, and far more fundamental philosophically, is this. Covenant-breaking cosmologists all believe in some form of cosmic evolution. Cosmic evolution will end, they assure us, with the heat death of the universe. This supposedly is the inescapable implication of the second law of thermodynamics: entropy. All life will end. At that point, there will be no one to impute guilt to anyone else. So, there is no biblical God. Also, there will be no final judgment. Furthermore, all purposes will end. The Big Bang will culminate in the Big Freeze. This is covenant-breaking man's way to escape the doctrine of God's final judgment. This is also a way of disinheriting covenant-keepers in the world beyond the final judgment. Covenant-breakers scoff at the idea of the new heaven and new earth (Revelation 21:1–4). Finally, there is no permanent meaning, for there will be no one to impute meaning. We are back to the doctrine of imputation: the fourth point of the economic covenant.

With this background, you are ready to read Part 1.

1

DOMINION

God said, "Let us make man in our image, after our likeness. Let them have dominion over the fish of the sea, over the birds of the sky, over the livestock, over all the earth, and over every creeping thing that creeps on the earth." God created man in his own image. In his own image he created him. Male and female he created them. God blessed them and said to them, "Be fruitful, and multiply. Fill the earth, and subdue it. Have dominion over the fish of the sea, over the birds of the sky, and over every living thing that moves upon the earth" (Genesis 1:26–28).

Analysis

The first covenant that God established between Himself and mankind was the dominion covenant. It defines mankind in terms of men's relation to God. I have discussed this in detail in Part 1 of the second edition of my book, *The Covenantal Structure of Christian Economics* (2019). Part 1 is titled "The Economic Structure of the Dominion Covenant." Chapter 1 is "The Judicial Sovereignty of God." I divide it into five sections that correspond to the five points of the biblical covenant: God, man, law, sanctions, and time.

- A. God Owns Everything
- B. God Delegates Ownership
- C. God Prohibits Theft
- D. God Evaluates Performance
- E. God Mandates Growth

As you will see in Part 1 of this book, I structure the five theology sections of each chapter in terms of these categories.

Because God has established this judicial relationship between Himself and all mankind, covenant-keepers are required to abide by it. So are cove-

nant-breakers. But covenant-keepers, being redeemed by God's special grace, should be more self-conscious about their obligations to God in relation to dominion than covenant-breakers are. They have access to the Bible. They should have internalized Genesis 1:26–28. They should use this passage to define themselves.

Perhaps you have not been taught this. Many Christians have not been taught it. They are more likely to have been told about what is sometimes called the Great Commission. This was announced by Jesus after His resurrection from the dead but before His bodily ascension into heaven. He told His disciples the following:

Jesus came to them and spoke to them and said, "All authority has been given to me in heaven and on earth. Go therefore and make disciples of all the nations. Baptize them into the name of the Father, of the Son, and of the Holy Spirit. Teach them to obey all the things that I have commanded you. See, I am with you always, even to the end of the age" (Matthew 28:18–20).

Before His resurrection, He had told them this: "But seek first his kingdom and his righteousness and all these things will be given to you" (Matthew 6:33). He distinguished His kingdom from mammon's. What is mammon? It is the internal goal of covenant-breakers: "more for me in history." This is covenant-breaking humanity's god. It is the primary manifestation of self-worship. Jesus made it clear: men cannot serve both God and mammon: "No one can serve two masters, for either he will hate the one and love the other, or else he will be devoted to one and despise the other. You cannot serve God and wealth [*mammon*]" (Matthew 6:24). They may think they can, but this is a mistake.

Covenant-keepers must work hard and save money to build God's kingdom. What is this kingdom? *The civilization of God*. What distinguishes this kingdom from the other kingdoms of man? Primarily, the difference is based on law. The other kingdoms have a different concept of law. God's kingdom is governed by God's Bible-revealed laws. These laws are supposed to govern all of society. Obedience to these laws is the basis of success in this life, both for covenant-keepers and covenant-breakers. This is the implication of God's words to Moses: "But you may say in your heart, 'My power and the might of my hand acquired all this wealth.' But you will call to mind

the Lord your God, for it is he who gives you the power to get wealth; that he may establish his covenant that he swore to your fathers, as it is today" (Deuteronomy. 8:17–18). *Covenantal faithfulness produces wealth and success*. This fact confirms His covenant with mankind. Greater obedience yields greater wealth. Greater wealth is to be used to increase the responsibility of the recipients of God's blessings. These blessings are supposed to create greater confidence in God and His law. They are to fund more dominion activity. This in turn produces greater wealth and success. *This is a system of positive feedback: ethics and success*. It is the covenantal basis of men's fulfilment of God's dominion covenant.

In this chapter and those that follow in Part 1, I adopt the categories that I presented in Part 3 of the *Student's Edition*: "Redemption." These are providence, service, leasehold, entrepreneurship, and compounding.

A. Providence

1. Theology

God owns everything. On what judicial basis? His creation of the world. "The earth is the Lord's, and its fullness, the world, and all who live in it. For he has founded it upon the seas and established it on the rivers" (Psalm 24:1–2). This fact raises the central economic issue of providence, which in turn is an aspect of sovereignty. The world is not random. It is coherent. It is not meaningless. It is governed by God's purpose. The universe is personal, not impersonal. These are implications of the first chapter of Genesis.

At the heart of personalism is purpose. This distinguishes Christian theology from Darwinism's theology. *At the heart of Darwinism is cosmic purposelessness*. Darwinism teaches that there was no purpose in the evolution of the cosmos until man appeared. Now there is purpose. Man supplies it. But the cosmos does not guarantee man's claim. Some other being may replace man as the agency of purpose. "Evolution giveth, and evolution taketh away." Also, purpose apart from power is meaningless. To enforce man's purposes, collective man must possess power. He must be able to enforce his word. He must enforce his sovereignty. The most powerful agency in humanism's social theory is the state. This is why covenant-breaking man again and again pursues statism. His religion is the power religion whenever it is not the escape religion.

The Bible teaches a very different worldview: cosmic personalism. Cosmic personalism is manifested in God's purpose. I begin with a crucial New

Testament passage relating to God's purpose for the creation.

May the God and Father of our Lord Jesus Christ be praised, who has blessed us with every spiritual blessing in the heavenly places in Christ. God chose us in him from the beginning of the world, that we may be holy and blameless in his sight in love. God chose us beforehand for adoption as sons through Jesus Christ, according to the good pleasure of his will. Our adoption results in the praise of his glorious grace that he has freely given us in the One he loves (Ephesians 1:3–5).

This raises the fundamental issue of God's absolutely sovereign decision to elect certain people to eternal life. Why does God do this? To answer this, we must look for biblical evidence regarding what came before the creation. Ephesians 1:3–5 is one of these passages. Another is I Peter 1:20. "Christ was chosen before the foundation of the world, but now he has been revealed to you in these last times." (Note: the phrase "these last times" refers to Peter's era. It does not refer uniquely to the future. This is also affirmed in Hebrews 1:2: "these last days.") *The creation looked forward to Christ.* History will culminate in His comprehensive victory. "God made known to us the hidden purpose of his will, according to what pleased him, and which he demonstrated in Christ, with a view to a plan for the fullness of time, to bring all things together, all things in heaven and on earth, under one head, even Christ" (Ephesians 1:9–10).

Christ is the omega of history. But He is also the alpha. "Look! I am coming soon. My reward is with me, to pay back each one according to what he has done. I am the alpha and the omega, the first and the last, the beginning and the end" (Revelation 22:12–13). In what way is Christ the alpha? He was the Creator: "For by him all things were created, those in the heavens and those on the earth, the visible and the invisible things. Whether thrones or dominions or governments or authorities, all things were created by him and for him. He himself is before all things, and in him all things hold together" (Colossians 1:16–17). This means that the creation from the beginning has had God-directed purposes. It is not random. This means that it has meaning. God imputes this meaning. Then we also impute meaning as God's redeemed people. We do our best to think God's thoughts after him. This is what it means to exercise biblical judgment.

You are part of the creation. So, your life has meaning in terms of God's purposes. This is good news for covenant-keepers. This is good news for you. The gospel is good news for those who accept Christ's death and resurrection on their behalf. But this good news is not limited to heaven and the afterlife. It is good news in the here and now.

This should give you confidence. God is not your enemy. You are His child, not just in the general sense of being a child of Adam. Adam's heirs are disinherited in eternity. You are an adopted child in history and eternity. This is taught in the first chapter of John. "But to as many as received him, who believed in his name, he gave the right to become children of God" (v. 12). This is indeed good news.

2. Implementation

One aspect of successful entrepreneurship and innovation is confidence. You must have confidence in the sovereign, personal God of the Bible. This is supposed to give you self-confidence. You must begin with the assumption that God has called you to cooperate with other covenant-keepers to build His kingdom. You must identify your niche in this project. People do not begin new projects on the assumption that they will fail. They start them on the assumption that these projects will be successful. This optimism is one of the crucial foundations for success. But this optimism must extend beyond self-confidence. People must have faith that the world is not random. Causes have predictable effects. Equally important is confidence that the world is not inherently unfair. It is not stacked against righteousness. It is not stacked against the righteous. If people believed that the world is inherently unfair, they would tend to act unethically in order to benefit from "the way the world works." But God's word teaches the opposite. *Righteousness produces positive sanctions in history*. Righteous people are not inevitable losers in history. This outlook is basic for Christian activism. If you do not adopt it, you will find it difficult to start new projects. You will expect failure, not because most projects fail, which is the case, but because you believe that righteous projects are more likely to fail than unrighteous projects, which the Bible teaches is not the case. Such an outlook is debilitating. It produces faintheartedness.

God does not expect you to fail. He does not expect His word to fail. "So also my word will be that goes from my mouth—it will not return to me empty, but it will achieve the purpose for which I sent it" (Isaiah 55:11). He

therefore does not want you to expect failure.

You must also believe that God's dominion applies in history, not just to eternity. It applies in the here and now. Wherever sin has dominion, there is an opportunity for Christ's gospel to transform this area of life. The Bible does not teach that there are areas of life that are neutral. There is no neutrality. Jesus said: "The one who is not with me is against me, and the one who does not gather with me scatters" (Matthew 12:30). Because your participation in the dominion process is part of God's dominion covenant, it is not inevitably doomed to failure. Critics of this view have a slogan: "You don't polish brass on a sinking ship." But the ship is not sinking. It will be the inheritance of God's people. This is what God wants. This is the purpose of God for His creation, as I have already explained. So, your efforts to apply the gospel's means of restoration to your areas of personal authority and therefore responsibility are not only legitimate, God requires them. They are not optional.

B. Service

1. Theology

God delegates ownership. The doctrine of dominion through service is an extension of the doctrine of stewardship. Stewardship is point two of the biblical economic covenant. It was built into creation from the beginning. It is a pre-fall category. The biblical principle of stewardship is taught clearly in three passages. The first is Genesis 1:26–28. The second is Jesus' parable of the talents. A talent was a unit of weight used to judge the precious metal content of a coin. This parable appears in Matthew 25, which is the chapter on the final judgment. It is preceded by the parable of the ten virgins with the lamps. It is followed by the final judgment. The third is Jesus' parable of the minas, which were small coins. It is similar to the parable of the talents. It appears in Luke 19. These two parables are parables of service. The stewards were servants of the businessman.

Genesis 1:26–28 teaches that God placed mankind over the creation. There is a hierarchy: God > mankind > creation. I have described this passage as a covenant. It was established by God's oath. He spoke judicially on behalf of man. The two parables parallel the Genesis passage: God as the property owner, with human beings as His stewards. The main difference is in the system of rewards. The businessman gives three stewards coins to invest. Then he goes on a journey. When he returns, he demands an accounting. Each of

the stewards presents the economic results of his efforts. Each steward performed differently. Each is either rewarded or punished in terms of his performance. These parables make it clear that God is the owner, and we are His stewards. He holds us responsible for the administration of His property.

These parables are what I call pocketbook parables. Jesus used parables about economics, which most listeners understood, to convey spiritual truths. The parable of the talents differs from the parable of the minas. In the parable of the talents, the rewards for profitable investing are not specified.

The servant who had received the five talents came and brought another five talents. He said, 'Master, you gave me five talents. See, I have made five talents more.' His master said to him, 'Well done, good and faithful servant! You have been faithful over a few things. I will put you in charge over many things. Enter into the joy of your master.' The servant who had received two talents came and said, 'Master, you gave me two talents. See, I have made two more talents.' His master said to him, 'Well done, good and faithful servant! You have been faithful over a few things. I will put you in charge over many things. Enter into the joy of your master' (Matthew 25:20–23).

In contrast, in the parable of the minas, the rewards for economic profit are political authority.

It happened when he came back again, having received the kingdom, he commanded the servants to whom he had given the money to be called to him, that he might know what profit they had made by doing business. The first came before him, saying, 'Lord, your mina has made ten minas more.' The nobleman said to him, 'Well done, good servant. Because you were faithful in very little, you will have authority over ten cities.' The second came, saying, 'Your mina, lord, has made five minas.' The nobleman said to him, 'You take charge over five cities' (Luke 19:15–19).

The rewards in both parables are not money. In the parable of the talents, they are "many things." In the parable of the minas, they are cities.

This is why these parables, while economic in context, in fact have a much broader reference. *The rewards have to do with increased authority and therefore increased responsibility.* This is the essence of the dominion covenant: faithful stewardship over God's creation in the most comprehensive sense—dominion over many things.

Jesus taught that there is a tight relationship between God's blessings and our responsibility. He taught it by using a negative example: greater punishment for violation of greater knowledge. This cause-and-effect relationship governs stewardship.

The Lord said, "Who then is the faithful and wise manager whom his lord will set over his other servants to give them their portion of food at the right time? Blessed is that servant whom his lord finds doing that when he comes. Truly I say to you that he will set him over all his property. But if that servant says in his heart, 'My lord delays his return,' and begins to beat the male and female servants, and to eat and drink, and to become drunk, the lord of that servant will come in a day when he does not expect, and in an hour that he does not know, and will cut him in pieces and appoint a place for him with the unfaithful. That servant, having known his lord's will, and not having prepared or done according to his will, will be beaten with many blows. But the one who did not know and did what deserved a beating, he will be beaten with a few blows. But everyone who has been given much, from them much will be required, and the one who has been entrusted with much, even more will be asked" (Luke 12:42–48).

As our blessings grow, our personal responsibility grows. "But everyone who has been given much, from them much will be required, and the one who has been entrusted with much, even more will be asked" (v. 48). God gives us blessings in history, not in order to turn our lifestyles into permanent vacations, but to equip us for better service to Him.

2. Implementation

You must see your life's work as a means of service to God. He is the Creator. You are His creation for service. This is one reason why He redeemed you. Paul taught this: "For by grace you have been saved through

faith, and this did not come from you, it is the gift of God, not from works and so no one may boast. For we are God's workmanship, created in Christ Jesus to do good deeds that God planned long ago for us, so that we would walk in them" (Ephesians 2:8–10). Your life has meaning in terms of your redemption. This is true in both history and eternity. Your work has been pre-ordained by the Creator. This understanding should give you confidence that you are not wasting your time . . . unless you really are wasting your time.

This is why you need a life plan. This plan should be an extension of your life's purpose. Your purpose must be guided by this overall purpose: "But seek first his kingdom and his righteousness and all these things will be given to you" (Matthew 6:33). Once you understand this, verse 34 comes into play: "Therefore, do not be anxious for tomorrow, for tomorrow will be anxious for itself. Each day has enough evil of its own."

There is an old phrase: "A bad plan is better than no plan. A bad plan can be revised." There is another old phrase: "If you fail to plan, you plan to fail." Most people do not have life plans until late in life, if then. They may have mental plans for the day or for the week, but few people have written plans that are broken into time periods: weekly, monthly, quarterly, yearly, and five years. They do not review and evaluate their performance every few months through the year. This is why plans should be specific. So, I will be specific here. You should be able to see how you have done. This will help you to evaluate how you are doing. Your plans must always be governed by this principle: *if God so wills it*. James wrote:

Now listen, you who say, "Today or tomorrow we will go into this city, spend a year there, trade, and make a profit." Who knows what will happen tomorrow, and what is your life? For you are a mist that appears for a little while and then disappears. Instead, you should say, "If the Lord wishes, we will live and do this or that." But now you are boasting about your arrogant plans. All such boasting is evil (James 4:13–16) .

It is not easy to do this kind of planning. It forces you to evaluate your circumstances: your talents, your capital, your skills, and your opportunities. You must think specifically. These specifics are governed by your faith in the providence of God. You do not live in a random universe. You live in

a personal, providential universe. Your confidence in the sovereignty of God, the authority of God and His Bible, the Bible-revealed laws of God, the wisdom of God, and the victory of God in history should govern your planning. This outlook is systematic. It rests on the doctrine of God's covenants with man, beginning with the dominion covenant.

Ownership would mean nothing if there were no property. Private ownership means that God, as the sovereign Owner, holds people responsible for the administration of His property. This is the message of the parable of the stewards. This brings us to the issue of property.

C. Leasehold

1. Theology

God prohibits theft. Why? To defend His original right of ownership. The creation began as His property. God then delegated to Adam and Eve the responsibility of defending His property and also developing it. This began in the garden of Eden. "The Lord God took the man and put him into the garden of Eden to work it and to maintain it" (Genesis 2:15).

The third point of the biblical covenant model is ethics. It has to do with law. This law is not impersonal. It is personal. God has given laws to mankind. These laws include economic laws governing man's dominion. They are extensions of God's original ownership. The third point of Christian economics in the pre-fall world was private property. Adam and Eve had a moral obligation to honor God's verbal and judicial boundary around the forbidden tree. They refused. Instead, they rebelled.

Adam and Eve were given a lease on their use of the garden. This leasehold prohibited eating from one tree. God placed a judicial boundary around the tree of the knowledge of good and evil: "No Trespassing."

The Lord God took the man and put him into the garden of Eden to work it and to maintain it. The Lord God commanded the man, saying, "From every tree in the garden you may freely eat. But from the tree of the knowledge of good and evil you may not eat, for on the day that you eat from it, you will surely die" (Genesis 2:15–17).

This declaration announced a property right. Adam was required by God to honor it. So was Eve. So were their heirs. Men had legal access to every-

thing else in the garden. They had legal access to everything outside the garden. But in the midst of the garden was a boundary. For man to violate this legal boundary was to commit theft. That tree was a covenantal marker. It was a symbol of God's ownership of the universe, including man. But it was more than a symbol. It had legal status as exclusively the property of God. It was protected by a legal boundary: God's words. God's words announced the terms of the leasehold.

There was a crucial fact that God left unstated in the biblical text: *they initially had legal access to the tree of life*. They could have eaten from it immediately. In doing so, they would have ended the threat of death. That would have ended the covenantal status of the forbidden tree. They would have secured eternal life on God's terms. *Eating from that tree would have been an act of fellowship with God*. It would have been a lawful covenantal meal. Instead, they participated in an unlawful covenantal meal (Genesis 3). That brought death into their lives and the lives of their heirs.

In the Mosaic law, there was a shared meal: priest and family (Leviticus 3:1–17; 7:11–34). This was the third meal out of five. It was a fellowship meal. It was eaten inside the temple's boundaries. It was eaten close to God geographically. In the New Testament, there is a shared meal: the Lord's Supper, also called Holy Communion (I Corinthians 11). It is a sacramental meal. But, immediately prior to this description, Paul warned against a forbidden sacramental meal. "But I say about the things the Gentile pagans sacrifice, that they offer these things to demons and not to God. I do not want you to be participants with demons! You cannot drink the cup of the Lord and the cup of demons. You cannot have fellowship at the table of the Lord and the table of demons. Or do we provoke the Lord to jealousy? Are we stronger than he is?" (I Corinthians 10:20–22). *The fellowship meal in Genesis 3 was a fellowship covenantally with demons*. In response, God placed a new legal boundary around the tree of life. But because He knew that Adam would not respect this legal boundary, any more than he had respected the one around the forbidden tree, God also made a physical barrier: a flaming sword.

The Lord God said, "Now the man has become like one of us, knowing good and evil. So now he must not be allowed to reach out with his hand, take from the tree of life, eat it, and live forever." Therefore the Lord God sent him out from the garden of Eden, to

cultivate the ground from which he had been taken. So God drove the man out of the garden, and he placed cherubim at the east of the garden of Eden, and a flaming sword that turned every way, in order to guard the way to the tree of life (Genesis 3:22–24).

Adam and Eve had not protected the garden from the invading serpent. They did not bring verbal and physical judgment against it. They allied themselves to it. God henceforth kept them out of the garden.

2. Implementation

They had a moral obligation to defend and develop God's property, first in the garden and later in the world outside the garden. This remains a universal requirement for all mankind. But men often choose to rebel. They see property as belonging to the state. This is the judicial essence of socialism. They also see the state as the most powerful agency of autonomous man. As a defender of God's property, you must see yourself as a defender of the principle of private property. You must speak in the name of God. *Private property is not optional theologically.* It is therefore not optional economically and socially. Private property is defended by the terms of the lease.

There are invaders of the social order who insist the state, not private owners, has the responsibility of allocating, defending, and caring for property. Theologically, this is an attempt to substitute state ownership for individual ownership. This is the essence of socialism. This is an assault on the biblical principle of private ownership. This is why Christians should train themselves to resist all such recommendations.

This book is a call to action that is based on all of the books that I have written on Christian economics, beginning with *Marx's Religion of Revolution* (1968). (<http://bit.ly/gnmrdr>) An important initial step in Christian economic activism is to make a commitment to defend the biblical concept of property. This means that you must understand the basics of Christian economics. I have presented these in a systematic way in my previous books on Christian economic theory: *The Covenantal Structure of Christian Economics*, 2nd Ed. (2019), *Christian Economics: Student's Edition* (2017), and *Christian Economics: Teacher's Edition* (2017). Biblical activism in any field of thought or action must begin with a thorough understanding of the biblical principles involved. It is not sufficient to be an enthusiast. Christian activism must be based on more than slogans.

One of the pervasive weaknesses of activists in history has been their unwillingness to master the details of the worldview they espouse. They do not begin to test these principles in their own lives. They do not apply them in their families. They may not be members of churches. (The founders of Communism were: Karl Marx and Frederick Engels in the 1830s. So was the future Soviet dictator Joseph Stalin in the 1890s. But they turned against Christianity.) They want to reform society in general by means of state power. They call people to revolt politically against the status quo. They are enthusiasts. They have zeal without knowledge, either in theory or practice.

If you are to become a defender of the faith in the area of economics, you must spend time studying the Bible and what it has to say about economics. Then you must gain experience in applying these general economic principles to specific responsibilities under your authority. This is the essence of judgment. It is what wisdom requires. Then, having decided what to do, you must begin to do it. You must impose sanctions: positive and negative.

D. Entrepreneurship

1. Theology

God evaluates performance. There will be a day of final reckoning by God. Put differently, there will be a day of final accounting. This terminology reflects accounting techniques. Christians are to live in terms of God's future assessment of their performance. Their assessment is supposed to govern their behavior.

The entrepreneur looks to the future. He guesses about future consumer prices. He then looks at today's array of prices. He is looking for a discrepancy between today's prices for production goods and the prices of future consumption goods. He is looking for opportunities to buy low and sell high. Entrepreneurship is the heart of the market process.

In Christian economics, the model of this process of forecasting and individual planning begins with God in the creation week. God assessed value. We are to do the same as creatures made in His image. On five of the six days of the creation week, God evaluated His performance. The only exception was day two. He said that His work was good. At the end of day six, He saw that it was all very good.

This serves as a model for man's work. It requires self-evaluation. Our evaluation of our work is supposed to correspond to God's evaluation of our work. As creatures made in the image of God, we are required by God to

think God's thoughts after Him. Paul wrote: "For even though we walk in the flesh, we do not wage war according to the flesh. For the weapons we fight with are not fleshly. Instead, they have divine power to destroy strongholds. They bring to nothing misleading arguments. We also destroy every high thing that rises up against the knowledge of God. We take every thought captive into obedience to Christ" (II Corinthians 10:3–5). How is this possible? Because we have the mind of Christ. "For who can know the mind of the Lord, that he can instruct him?" But we have the mind of Christ" (I Corinthians 2:16). God evaluates our work. We must evaluate our work. We also evaluate others' work. This is the exercise of judgment. When I say "we," I include you.

This process of *subjective evaluation* is basic to all Christian social theory. It is surely basic to Christian economic theory. Individuals impute economic value to the consumer goods and services offered for sale. *This is why all economic value is subjectively imputed.* It is imputed by God. It is imputed by men. Because groups are responsible to God, there is also holistic or corporate evaluation. Whole societies are under the covenantal sanctions of God, either positive or negative. Moses warned the Israelites of the conquest generation.

"But you may say in your heart, 'My power and the might of my hand acquired all this wealth.' But you will call to mind the Lord your God, for it is he who gives you the power to get wealth; that he may establish his covenant that he swore to your fathers, as it is today. It will happen that, if you will forget the Lord your God and walk after other gods, worship them, and reverence them, I testify against you today that you will surely perish. Like the nations that the Lord is making to perish before you, so will you perish, because you would not listen to the voice of the Lord your God" (Deuteronomy 8:17–20).

We live in a providential world. God is the supreme Evaluator. He sees what mankind does, day by day, and He evaluates it. *God's continuous evaluation serves as the cosmic foundation of all human judgment.* The final judgment is the culmination of history (Matthew 25; Revelation 20:14–15). At that time God will pronounce judgment on all mankind. This will be followed by eternal sanctions: the completed new heaven and new earth

(Revelation 21; 22) and the lake of fire (Revelation 20:14–15). *There will be a perfect correlation between covenant-keeping and positive sanctions.*

For no one can lay a foundation other than the one that has been laid, that is, Jesus Christ. Now if anyone builds on the foundation with gold, silver, precious stones, wood, hay, or straw, his work will be revealed, for the daylight will reveal it. For it will be revealed in fire. The fire will test the quality of what each one had done. If anyone's work remains, he will receive a reward; but if anyone's work is burned up, he will suffer loss, but he himself will be saved, as though escaping through fire (I Corinthians 3:11–15).

There will also be perfect correlation between covenant-breaking and negative sanctions.

Peter said, "Lord, are you telling this parable only to us, or also to everyone?" The Lord said, "Who then is the faithful and wise manager whom his lord will set over his other servants to give them their portion of food at the right time? Blessed is that servant whom his lord finds doing that when he comes. Truly I say to you that he will set him over all his property. But if that servant says in his heart, 'My lord delays his return,' and begins to beat the male and female servants, and to eat and drink, and to become drunk, the lord of that servant will come in a day when he does not expect, and in an hour that he does not know, and will cut him in pieces and appoint a place for him with the unfaithful. That servant, having known his lord's will, and not having prepared or done according to his will, will be beaten with many blows. But the one who did not know and did what deserved a beating, he will be beaten with a few blows. But everyone who has been given much, from them much will be required, and the one who has been entrusted with much, even more will be asked" (Luke 12:41–48).

History reflects this final separation between covenant-keepers and covenant-breakers. It builds toward this final separation. In the final days,

covenant-breakers will revolt against covenant-keepers. This points to the progressive victory of covenant-breakers. This rebellion will not last long.

I saw the beast and the kings of the earth with their armies. They were gathering in order to wage war with the one who rode the horse and with his army. The beast was captured and with him the false prophet who performed the signs in his presence. With these signs he deceived those who had received the mark of the beast and who worshiped his image. The two of them were thrown alive into the fiery lake of burning sulfur. The rest of them were killed by the sword that came out of the mouth of the one who rode on the horse. All the birds ate their dead flesh (Revelation 19:19–21).

The defeat of Satan's kingdom in history should not come as a surprise event to Christians. Satan's last rebellion will be just that, a rebellion. Jesus will not return in final judgment (Revelation 20) as a way to deliver His people out of the hands of an almost victorious kingdom of Satan (Revelation 19). Paul was clear on this.

Then will be the end, when Christ will hand over the kingdom to God the Father. This is when he will abolish all rule and all authority and power. For he must reign until he has put all his enemies under his feet. The last enemy to be destroyed is death. For "he has put everything under his feet." But when it says "he has put everything," it is clear that this does not include the one who put everything in subjection to himself. When all things are subjected to him, then the Son himself will be subjected to him who put all things into subjection under him, that God may be all in all (I Corinthians 15:24–28).

2. Implementation

As a covenant-keeper, you should see your efforts as building the kingdom of God in history. You should impute positive value to your successes. You should not see your efforts as part of a losing effort. If you evaluate your work's results in terms of a view of history that culminates in the defeat of

God's kingdom, then you will not impute high value to your efforts and their results. You will impute low value. This will tempt you to hold back. You will think along these lines. "Why risk everything I have for the sake of a losing cause in history? Why master the details of my work, whether at my job or in my home or in my church? Why shouldn't I focus on preserving what I already own?" Jesus taught against this outlook.

Then Jesus said to his disciples, "If anyone wants to follow me, he must deny himself, take up his cross, and follow me. For whoever wants to save his life will lose it, and whoever loses his life for my sake will find it. For what does it profit a person if he gains the whole world but forfeits his life? What can a person give in exchange for his life? For the Son of Man will come in the glory of his Father with his angels. Then he will reward every person according to what he has done" (Matthew 16:24–27).

A covenant-keeper should have a general sense of the value of his work. He has the mind of Christ. His rewards on judgment day should not be unexpected if he has disciplined himself to estimate the costs and the rewards. Jesus said that we must estimate the costs: "For which of you who desires to build a tower does not first sit down and count the cost to calculate if he has what he needs to complete it? Otherwise, when he has laid a foundation and is not able to finish, all who see it will begin to mock him, saying, 'This man began to build and was not able to finish'" (Luke 14:28–30). But we must also estimate the potential rewards.

Do you not know that in a race all the runners run the race, but that only one receives the prize? So run to win the prize. Every athlete exercises selfcontrol in all things. They do it to receive a wreath that is perishable, but we do it to receive one that is imperishable. Therefore I do not run without purpose or box by beating the air. But I subdue my body and make it a slave, so that after I have preached to others, I myself may not be disqualified (I Corinthians 9:24–27).

Exercising accurate judgment is crucial to effective service. Covenant-keepers are supposed to spend their lives learning how to exercise accurate

judgment as stewards of God in history. This is what the Book of Proverbs is all about. It is what Psalm 119 is all about.

You must assess whether you are ready to accept greater responsibility, and not just for your own projects, but for kingdom projects. The dominion covenant is foundational, not the other four. *A confident vision of the steady extension of God's kingdom in history must become central to your life's work.* This outlook is basic to accurate self-evaluation. You must assess your failures and successes within a covenantal context. This must begin with the context of the dominion covenant.

You must learn from experience. This is what spiritual maturity requires. You must not imitate Adam, who grabbed the robes of judgment before he was mature, and also in opposition to God's verbally revealed law. He paid a heavy price. So have his sons, whether they are disinherited sons or heirs through adoption.

E. Compounding

1. Theology

God mandates growth. This growth must be inter-generational. That is to say, God mandates long-term economic growth. "God blessed them and said to them, 'Be fruitful, and multiply. Fill the earth, and subdue it'" (Genesis 1:27). He wants mankind to increase the creation's economic value, as the parables of the stewards teach. He assesses economic value subjectively. He evaluates economic value in terms of His objective standards.

This process of economic development extends until the end of time. I have already cited Paul's words on Christ's inheritance. His words are worth repeating.

But each in his own order: Christ, who is the firstfruits, and then those who belong to Christ will be made alive at his coming. Then will be the end, when Christ will hand over the kingdom to God the Father. This is when he will abolish all rule and all authority and power. For he must reign until he has put all his enemies under his feet. The last enemy to be destroyed is death. For "he has put everything under his feet." But when it says "he has put everything," it is clear that this does not include the one who put everything in subjection to himself. When all things are subjected to him, then the Son himself will be subjected to him who

put all things into subjection under him, that God may be all in all (I Corinthians 15:23–28).

Paul was applying the message of Psalm 110. “The Lord says to my master, ‘Sit at my right hand until I make your enemies your footstool.’ The Lord will hold out the scepter of your strength from Zion; rule among your enemies. Your people will follow you in holy garments of their own free will on the day of your power; from the womb of the dawn your youth will be to you like the dew” (vv. 1–3). This is a messianic psalm. It points to Christ’s rule in history. Paul saw its fulfillment in terms of this footstool imagery. “For he must reign until he has put all his enemies under his feet.” This victory is God’s designated inheritance for His Son. Covenant-keepers will participate in it, as Psalm 110 says.

It is a serious theological mistake to interpret Christ’s kingdom as limited to the institutional church and the Christian family. God’s designated inheritance for His Son is comprehensive. There is nothing restrictive in Paul’s words or the words of the psalmist. Paul’s phrase is clear: “all in all.” Paul’s other descriptive word is “everything.”

This inheritance is cumulative over time. It is not an overnight phenomenon. Isaiah wrote: “So the word of the Lord will be to them command upon command, command upon command; rule upon rule, rule upon rule; here a little, there a little; so that they may go and fall backward, and be broken, ensnared, and captured” (Isaiah 28:13). *This inheritance extends through compound growth.* The blessings of God serve as covenantal confirmations of His covenant. “But you may say in your heart, ‘My power and the might of my hand acquired all this wealth.’ But you will call to mind the Lord your God, for it is he who gives you the power to get wealth; that he may establish his covenant that he swore to your fathers, as it is today” (Deuteronomy 8:17–18). Greater blessings are supposed to give confidence to God’s people. This in turn should lead them to greater obedience, which then produces greater blessings. *This is a system of positive economic feedback.*

This doctrine of cosmic inheritance is the foundation for the biblical concept of economic growth. Economic growth is the product of widespread obedience to God’s ethical laws and also His economic laws. These laws overwhelmingly support private property and the moral legitimacy of profit. Whenever and wherever such attitudes prevail, we find economic growth. This is because people in a group or a society are confident in what

Christians recognize as the providential relation between covenant-keeping and economic success. They do not regard their success as based on a violation of God's moral order.

2. Implementation

You should have long-term goals for your life. These goals should be structured by your assessment of your skills and opportunities. Biblically speaking, these skills and opportunities are God-given. James said: "Every good gift and every perfect gift is from above. It comes down from the Father of lights. With him there is no changing or shadow because of turning. God chose to give us birth by the word of truth, so that we would be a kind of firstfruits of all the things that he created" (James 1:17–18). If you believe this, then your goals should be governed by this overarching command: "But seek first his kingdom and his righteousness and all these things will be given to you" (Matthew 6:33).

You should have goals for your job: short term and long term. You should have goals for your family: short term and long term. You should have goals for your service at your church: short term and long term. You should have goals for political participation: short term and long term. Here is the rule: *these plans must be integrated*. There will be tradeoffs. But in order to trade off one thing against another, you must have a scale of priorities: first, second, third, etc. This list of priorities should match your scale of values: highest, high, marginal. *The highest priority is building the kingdom of God*. Your goals must fit this overarching priority. Whatever your skills and opportunities may be today or in the future, they should fit together in a developing program to build your share of the kingdom of God.

Making this assessment will take wise judgment. So, one of your priorities should be to improve your judgment. This begins with a careful study of biblical law.

You have commanded us to keep your instructions so that we should carefully observe them. Oh, that I would be firmly established in the observance of your statutes! Then I would not be put to shame when I think of all your commandments. I will give thanks to you with an upright heart when I learn your righteous decrees (Psalm 119:4–8).

My desires are crushed by the longing to know your righteous decrees at all times. You rebuke the proud, who are cursed, who wander from your commandments. Spare me from disgrace and humiliation, for I have obeyed your covenant decrees (Psalm 119: 20–22).

By conforming yourself to the Bible-revealed laws of God, you will be placing your assets at the service of God. This is part of a program of inheritance: personal, family, church, and state, and in any areas where you devote time and money.

God gives an inheritance to Christ, as Paul taught (I Corinthians 15:27). Then Christ will hand over this inheritance to God, as Paul also taught (I Corinthians 15:28). *This is the inheritance model for all covenant-keepers.* God gives you a portion in Christ's inheritance as a participant in God's kingdom. Your goal should be to return this inheritance to God, also as a participant in God's kingdom. *Your inheritance is no more autonomous than Christ's is.* This outlook should become integral to all of your goals and plans. It will make you a person of superior wisdom. This is a great gift from God. "For Wisdom is better than jewels; no treasure is equal to her" (Proverbs 8:11).

Conclusion

All aspects of history are structured in terms of God's dominion covenant. It defines mankind. God uses this covenant to evaluate the successes or failures of plans made by individuals. But He also uses it to evaluate the successes or failures of institutions: families, churches, and states (covenantal) and also non-covenantal (contractual) institutions such as businesses, schools, and charitable associations.

Christian activism should always begin with a correct understanding of the dominion covenant. Christian activism is a program of lifetime reform. This program of reform applies to every area of life in which sin either reigns or exercises influence. *There are no zones of ethical neutrality.* There are no areas of life that will not be judged on judgment day. God's redemption through Christ is comprehensive. There are Christians who deny this. Whenever you encounter such a denial, ask the person to identify some area of life in which sin has no negative effects and therefore is in no need of reform. This usually silences the critic.

2

INDIVIDUAL

Why do you look at the tiny piece of straw that is in your brother's eye, but you do not notice the log that is in your own eye? How can you say to your brother, 'Let me take out the piece of straw that is in your eye,' while the log is in your own eye? You hypocrite! First take the log out of your own eye, and then you will see clearly to take out the piece of straw that is in your brother's eye (Matthew 7:3–5).

Analysis

The message is clear: *all Bible-based reform must begin with self-reform.* The reform must begin in the conscience of the would-be reformer. Then he must reform his behavior in terms of his concept of reform. James wrote: “Be doers of the word and not only hearers, deceiving yourselves. For if anyone is a hearer of the word but not a doer, he is like a man who examines his natural face in a mirror. He examines himself and then goes away and immediately forgets what he was like. But the person who looks carefully into the perfect law of freedom, and continues to do so, not just being a hearer who forgets, this man will be blessed in his actions” (James 1:22–24).

Responsibility is always personal. Every person is made in God's image, which is personal. An individual is responsible for his own thoughts and actions. No one else has his degree of knowledge about himself. No one else has equal authority over his behavior. A reformer seeks the degree of authority that is necessary to reform others, either by force or by example. A biblical principle is this: *increased responsibility accompanies increased authority.* Covenant-breaking people sometimes deny this principle. They attempt to evade its judicial implications. Adam blamed Eve. Eve blamed the serpent. Neither of them escaped responsibility. Neither of them escaped God's negative sanctions in history.

A familiar figure in history is a reformer who criticizes others' behavior. He calls upon them to change their ways. Then it turns out that he has committed the same sorts of acts, but far worse. The Bible's supreme example of

this is David, who committed adultery with Bathsheba, and then had her husband killed on the battlefield by the man's military commander, who withdrew supporting troops. The prophet Nathan confronted him. Nathan told the story of a man with only one sheep. This sheep was stolen by a rich man with many sheep. The rich man ate the sheep. He asked David: What is the correct civil penalty? "David was hot with anger against the rich man, and he raged to Nathan, 'As the Lord lives, the man who has done this deserves to be put to death'" (II Samuel 12:5). Nathan replied: "You are the man" (v. 7).

Other reformers target the operations of institutions. They invoke the state, which possesses power. Yet among radical reformers who seek to use the power of the state to initiate and enforce their reforms, their lives are often marked by sin or incompetence or both. They have not achieved success in their own lives, yet they seek power in order to reform others. Karl Marx, the co-founder with Frederick Engels of Communism in the 1840s, refused to get a job after he fled the civil authorities in Paris and moved to London in 1849. This was in the aftermath of the collapse of the revolution of 1848, for which he and Engels had written *The Communist Manifesto* in late 1847 to help launch. Marx missed the deadline. It was published by the tiny Communist League after the revolution had begun. It had zero influence. Until 1849, he had worked only as an editor of a series of tiny revolutionary German-language newspapers, all of which went out of business. Engels, who ran a manufacturing plant owned by his father, supported Marx financially for over three decades. When Marx fathered an illegitimate child, Frederick Demuth, through his wife's lifetime housemaid, he persuaded Engels to take the blame. Yet Marx, by way of Lenin's revolution in Russia in 1917, became retroactively the most successful theorist of revolution in modern times. Mao repeated this in China in 1949. Combined, the number of people murdered by Communist states in the Soviet Union and Communist China was in excess of 80 million people.

We can test the reliability of a reformer's message and his recommended program by examining his public life. This is a biblical principle. No man is to be elevated into the church office of deacon or elder who does not manage his family well. He must have a good reputation.

This saying is trustworthy: If someone desires to be an overseer, he desires a good work. Therefore the overseer must be without reproach. He must be a husband of one wife. He must be moder-

ate, sensible, orderly, and hospitable. He must be able to teach. He must not be addicted to wine, not a brawler, but instead, gentle, peaceful. He must not be a lover of money. He should manage his own household well, and his children should obey him with all respect. For if a man does not know how to manage his own household, how will he care for a church of God? He should not be a new convert, so that he does not swell with pride and might fall into condemnation as the devil. He must also have a good reputation with those outside, so that he does not fall into disgrace and the trap of the devil. Deacons, likewise, should be dignified, not doubletalkers. They should not drink too much wine or be greedy. They should keep the revealed truth of the faith with a clean conscience. They should also be approved first, then they should serve because they are blameless. Women in the same way should be dignified. They should not be slanderers. They should be moderate and faithful in all things. Deacons must be husbands of one wife. They must manage well their children and household. For those who have served well acquire for themselves a good standing and great confidence in the faith that is in Christ Jesus (I Timothy 3:1–13).

With respect to Christians who call for social reform, they must begin with the institutional church. God mandates this. “For it is time for judgment to begin with the household of God. If it begins with us, what will be the outcome for those who do not obey God’s gospel?” (I Peter 4:17). This is not a denial of the legitimacy of reform. On the contrary, it is a call to reform before God imposes negative sanctions.

I have spent my adult life as a reformer. Specifically, I have focused on economic reform. I have spent almost six decades studying this topic systematically, beginning in early 1960.

In the first phase of my career, 1960–72, I studied general economic principles while I was completing my academic work in the field of history. I took some economics classes as a graduate student, but mainly I taught myself both economic theory and economic history. I had no one to teach me Christian economics. There were no books comparable to this one. I learned early that it is not sufficient to become a hearer of the word; I also had to become a doer of the word. This applied especially to my economic

affairs. As I learned the basic principles of Christian economics, I began to apply them in my life. I have always paid the tithe. I have always taken the day off on Sunday. With only one exception, which I regret, I have avoided consumer debt except for mortgages on houses I have lived in. The one exception was when I bought a low-cost new car in 1971. I signed a three-year debt. That was a mistake. I never made that mistake again. I became an entrepreneur in 1974. I have started several businesses. I have written over 70 volumes of books and over 16,000 articles. I have taught at the university level. I have served as researcher for a United States Congressman. I have been a church member. I have remained married to one wife. Together, we have made a great deal of money. She has always been supportive. She has always kept careful track of the money. We both have always been very frugal. My children have achieved success as independent adults. (One died at age 24 of an unknown disease.) In short, I have tested what I have written. I offer this personal testimony: it has worked.

I am inviting you to begin to apply these principles in your life as you learn what they are. I am therefore calling on you to begin a lifetime program of self-reform. Theologically, this is referred to as progressive sanctification. If you decide to become a Christian activist in the field of economics, this will involve far more than reading books and getting involved in politics. If you accept my invitation to become an economic reformer, it will be time for you to begin to reform your spending habits. I hope you have already done this. Then, you must move on to reforming your family, if needed. Then your church, if needed. Only then should you attempt to reform civil government, beginning locally. This surely is needed. Do not imitate Adam, who grabbed for power before he was mature in the faith. Here is my slogan: *politics fourth . . . at the earliest.*

A. Providence

1. *Theology*

God owns everything. This is because He is the Creator. Because of this, He possesses absolute sovereignty. He may do whatever He wants with His property. He made this plain in chapters 38–41 of the Book of Job.

God has a purpose for the creation. This is an implication of the doctrine of providence. *Providence and purpose are inescapably bound together.* I have covered this in Chapter 1, Section A. God also has a purpose for everyone. He has a special purpose for covenant-keepers. Jesus announced the

general purpose that should govern each person's life: "But seek first his kingdom and his righteousness and all these things will be given to you. Therefore, do not be anxious for tomorrow, for tomorrow will be anxious for itself. Each day has enough evil of its own" (Matthew 6:33–34). This should be done confidently. Paul wrote:

We know that for those who love God, he works all things together for good, for those who are called according to his purpose. Because those whom he foreknew, he also predestined to be conformed to the image of his Son, that he might be the first-born among many brothers. Those whom he predestined, these he also called. Those whom he called, these he also justified. Those whom he justified, these he also glorified. What then shall we say about these things? If God is for us, who is against us? He who did not spare his own Son but delivered him up on behalf of us all, how will he not also with him freely give us all things? (Romans 8:28–32).

God providentially sustains His creation. His plan for the ages provides absolute coherence. Covenant-keepers can and should be confident about their roles in history. This should give His people optimism, both with respect to their individual efforts and also with respect to Christ's kingdom in history, which is a civilization.

2. Implementation

You are made in God's image. You are a child of Adam. Second, you have been redeemed by God's special grace. You are an adopted child of God. You must therefore find your role in this cooperative endeavor of kingdom extension. This raises the issue of your calling in life. I define calling as follows: *the most important thing you can do for God's kingdom in which you would be most difficult to replace*. Your calling is one aspect of the correlation between your purposes and God's purposes for you. How close is this correlation? If it is not consistent, you need to begin to reform your thinking. You have purposes in life. You should also have subordinate goals that are consistent with these purposes. Reading this book should help you achieve your purposes by means of your goals. If you are not clear about this, let me help you.

Unless you are extremely rich, you have purposes relating to your employment. There should be ethical consistency between your calling and your job. But you should distinguish your job from your calling. In most people's lives, their calling is not the same as their job. Consider the Apostle Paul. He was a tentmaker (Acts 18:3). We are told nothing else about his trade. He also had a calling: to preach the Gospel to non-Jews (gentiles). He helped restructure Western civilization with his letters (epistles) to churches. But he took no money from the church at Corinth, although he was entitled to payment.

Do you not know that those who serve in the temple get their food from the temple? Do you not know that those who serve at the altar share in what is offered on the altar? In the same way, the Lord commanded that those who proclaim the gospel should get their living from the gospel. But I have not claimed any of these rights. And I do not write this so something might be done for me. I would rather die than anyone deprive me of this boast (I Corinthians 9:13–15).

I robbed other churches by accepting support from them so that I could serve you. When I was with you and I was in need, I did not burden anyone. For my needs were met by the brothers who came from Macedonia. In everything I have kept myself from being a burden to you, and I will continue to do that (II Corinthians 11:8–9).

He therefore had independence from this church. Then he asked members to donate money to help the destitute church at Jerusalem (Acts 11:27–30; I Corinthians 16:1–2).

His job was not his calling. He could have earned money doing other jobs besides tentmaking. He was easily replaceable as a tentmaker. He was not easily replaceable as the apostle to the gentiles. Unless you are a minister of the gospel, or unless you are an inventor, your job is probably not your calling. You do not get paid a full-time wage to perform your calling. I cover this in Chapters 6 and 7.

B. Service

1. Theology

God delegates ownership. This is the origin of stewardship. The New Testament model of individual stewardship is the Incarnation. It is a model of service. It is also a model of supremacy. More to the point, it is *a model of supremacy by means of service.*

Do nothing out of selfishness or empty conceit. Instead with humility consider others better than yourselves. Each of you should take care not only for your own needs, but also for the needs of others. You should have the same attitude toward one another as was in Christ Jesus. He existed in the form of God, but he did not consider his equality with God as something to hold on to. Instead, he emptied himself by taking the form of a servant, and he was born in the likeness of men. He humbled himself and became obedient to the point of death, even death of a cross! Therefore God also highly exalted him. He gave him the name that is above every name. He did this so that in the name of Jesus every knee should bend, the knees of those in heaven and on earth and under the earth. He did this so that every tongue should confess that Jesus Christ is Lord, to the glory of God the Father (Philippians 2:3–11).

The first point of the biblical covenant is sovereignty: God's. God is the Creator. Therefore, He is sovereign. The second point of the biblical covenant is authority. God delegates partial ownership and limited sovereignty to individuals and groups. He holds people responsible for the administration of His property. *Therefore, basic to authority is hierarchy.* There is hierarchy because of the original creation: God > man > earth. Mankind exercises dominion over the earth because every person is under the authority of God. There can be no rulership apart from followership.

Christ was a servant to mankind. He emptied himself by taking the form of a servant. This position of servitude was inherent in the Incarnation. He was under God the Father. He was also under the judicial and economic authority of His earthly parents. He was under Roman authority and the authority of His family's synagogue. *Subordination is inherent in the*

work of redemption: buying back. His life of redemption was definitive. It met God's standards judicially. He did so on behalf of His people judicially. "Jesus gave himself for us in order to redeem us from all lawlessness and to make pure, for himself, a special people who are eager to do good works" (Titus 2:14). This is the basis of Jesus' program of leadership.

But Jesus called them to himself and said, "You know that the rulers of the Gentiles subjugate them, and their important men exercise authority over them. But it must not be this way among you. Instead, whoever wishes to become great among you must be your servant, and whoever wishes to be first among you must be your servant, just as the Son of Man did not come to be served, but to serve, and to give his life as a ransom for many" (Matthew 20:25–28).

Christ's people are to follow His lead. "By this we know love, because Christ laid down his life for us. We also ought to lay down our lives for the brothers" (I John 3:16). This is implementation by imitation. "I have been crucified with Christ. It is no longer I who live, but Christ lives in me. The life I now live in the flesh I live by faith in the Son of God, who loved me and gave himself for me" (Galatians 2:20).

2. Implementation

God began with a purpose for the creation. "God chose us in him from the beginning of the world, that we may be holy and blameless in his sight in love. God chose us beforehand for adoption as sons through Jesus Christ, according to the good pleasure of his will" (Ephesians 1:4–5). He had a plan before time began. He is implementing this plan, day by day.

You should have a major purpose in your life. You also need a plan. This plan must be consistent with your purpose. A plan always involves the allocation of resources. Some of these resources constitute capital: knowledge, tools, raw materials, money, and especially time. You must allocate these resources among competing ends or goals. There is no escape from this responsibility. "No allocation" is nevertheless an allocation. It is passive allocation. You must therefore decide what the highest use is for your capital. Then you must assess less valuable uses.

To maximize the benefits of your service, you must allocate your capi-

tal. The economist says that all people do this in order to maximize their return on investment. But Christian economics insists that this maximization must always be representative. It is supposed to be on behalf of God. This is the message of the parables of stewardship. This does not mean that what men gain for God constitutes a loss to them. The parables reveal that there are great rewards after the final accounting.

A Christian strategy of resource allocation was described by John Wesley, the founder of Methodism, in a 1744 sermon, *The Use of Money*. He wrote: "Having, First, gained all you can, and, Secondly saved all you can, Then 'give all you can.'" He emphasized hard work, thrift, and charity. He explained:

Gain all you can, by common sense, by using in your business all the understanding which God has given you. It is amazing to observe, how few do this; how men run on in the same dull track with their forefathers. But whatever they do who know not God, this is no rule for you. It is a shame for a Christian not to improve upon them, in whatever he takes in hand. You should be continually learning, from the experience of others, or from your own experience, reading, and reflection, to do everything you have to do better today than you did yesterday. And see that you practise whatever you learn, that you may make the best of all that is in your hands.

This lifestyle will produce gain. But added wealth is not enough. It must not be used for vain show.

Having gained all you can, by honest wisdom and unwearied diligence, the second rule of Christian prudence is, "Save all you can." Do not throw the precious talent into the sea: Leave that folly to heathen philosophers. Do not throw it away in idle expenses, which is just the same as throwing it into the sea. Expend no part of it merely to gratify the desire of the flesh, the desire of the eye, or the pride of life.

But this still leaves charity: "give all you can." Wesley concluded:

If there be an overplus still, "as you have opportunity, do good unto all men." In so doing, you give all you can; nay, in a sound sense, all you have: For all that is laid out in this manner is really given to God. You "render unto God the things that are God's," not only by what you give to the poor, but also by that which you expend in providing things needful for yourself and your household.

If, then, a doubt should at any time arise in your mind concerning what you are going to expend, either on yourself or any part of your family, you have an easy way to remove it. Calmly and seriously inquire, "(1.) In expending this, am I acting according to my character? Am I acting herein, not as a proprietor, but as a steward of my Lord's goods? (2.) Am I doing this in obedience to his Word? In what Scripture does he require me so to do? (3.) Can I offer up this action, this expense, as a sacrifice to God through Jesus Christ? (4.) Have I reason to believe that for this very work I shall have a reward at the resurrection of the just?" You will seldom need anything more to remove any doubt which arises on this head; but by this fourfold consideration you will receive clear light as to the way wherein you should go.

He preached this message to the poor in England. Millions of them took it to heart. Within a century of his death in 1791, Methodists in England and the United States had become middle class. It took time. It took self-discipline. But the strategy worked.

Implementing this lifestyle demands systematic budgeting. Jesus taught the principle of budgeting when He told His disciples to count the cost. "For which of you who desires to build a tower does not first sit down and count the cost to calculate if he has what he needs to complete it? Otherwise, when he has laid a foundation and is not able to finish, all who see it will begin to mock him, saying, 'This man began to build and was not able to finish'" (Luke 14:28–30). This applies to your entire life. It also applies to your daily decisions that involve the allocation of scarce resources.

A Christian is supposed to tithe 10% of his income to his church, just as Abraham tithed 10% to Melchizedek (Hebrews 7). God must be paid first. Next, a person must set aside money for investing. This enables him to buy capital in the broadest sense, including education. A wise person avoids

debt for anything except a life-threatening emergency, the purchase of a home, or the purchase of capital, which may appreciate if he uses it wisely to serve customers. Debt must not be used to purchase consumer goods other than housing. Consumer goods depreciate. They lose value. But the debt remains.

Finally, it takes a willingness to serve others who are poorer than you are. You give time, and you give money in addition to the tithe. You give in confidence that the world is providential, and that God is just. You invoke the words of the psalmist.

The wicked person borrows but does not repay, but the righteous person is generous and gives. Those who are blessed by God will inherit the land; those who are cursed by him will be cut off. It is by the Lord that a man's steps are established, the man whose way is commendable in God's sight. Though he stumbles, he will not fall down, for the Lord is holding him with his hand. I was young and now am old; I have never seen the righteous person abandoned or his children begging for bread. All the day long he is gracious and lends, and his children become a blessing (Psalm 37:21–26).

C. Leasehold

1. Theology

God prohibits theft. This protects His property. But because He has delegated it to men and institutions, this law protects private property in general. “Property” is a catch-all word that describes the resources entrusted by God to individuals and groups. It includes everything that a person has the lawful authority to allocate. It is protected by God's commandment against theft (Exodus 20:15). Theft is a major crime. Adam and Eve stole the forbidden fruit. This was an invasion of God's zone of authority. It was protected by legal boundaries. These boundaries constituted the leasehold He established with them. It was designed to protect God's property.

With ownership comes responsibility. *Property is a judicial mark of responsibility.* Biblical laws against theft provide protection against any unlawful interference by others in the exercise of personal responsibility in allocating property. God has identified a person or an organization as being legally responsible to Him for the care and development of specific pieces of

property. *Any violation of the boundary against property is an assertion of autonomy.* It announces to God that His allocation of property was incorrect. The thief is implicitly saying that his allocation of someone else's property is superior to God's allocation. He may decide to consume it. He may decide to use it for his own purposes. His theft is an illegal transfer of property from God because it is a transfer from God's designated economic representative. This transfer reduces the ability of the victim to participate in the process of dominion, including the victim's enjoyment of the fruits of his efforts. Such enjoyment is certainly part of the process of dominion. This is why God promises economic blessings to people who obey Him.

The biblical principle of the leasehold establishes the ethical foundation of private property. Economic laws are not impersonal. They are personal. They are part of a providential cosmos. *Economic causality is inherently ethical.* Humanistic economic theory denies this. It proclaims economic logic as value neutral. Christian economics denies this claim. The ethical laws governing property have causal effects. Economic theory seeks to explain regularities in these effects.

A major component of personal capital is knowledge. The knowledge associated with ownership may be as valuable or even more valuable than the market price of the asset. The individual has developed skills in the use of his property. This is obviously true in the case of a physical tool. But this principle applies to all forms of capital, including intellectual capital. Over time, an individual gains knowledge about how to maximize his return from the use of his capital. This knowledge is scarce. It is possessed by individuals in local geographical regions. The owner has learned how to use this capital in a competitive marketplace in order to serve others: God, customers, employees, and himself.

Consider David and Goliath. David was ready to challenge Goliath. King Saul provided David with armor. Saul knew how to use it. David did not.

Saul clothed David with his armor. He put a helmet of bronze upon his head, and he clothed him with a coat of chainmail. David strapped his sword on his armor. But he was not able to walk, because he had not trained with them. Then David said to Saul, "I cannot go out to fight with these, for I have not trained with them." So David put them off. He took his staff in his hand and chose five smooth stones out of the brook; he put them in his

shepherd's pouch. His sling was in his hand as he approached the Philistine (I Samuel 17:38–40).

The stones were free for the taking. Their market value was zero. But in David's sling a stone was highly valuable militarily. With one stone, David removed the giant, and the giant's death led to the routing of the invading army. This outcome was a unique combination of rare courage, rare skill, and a free stone. All three were necessary in combination.

Saul's armor would have been a liability for David, despite its market value. Saul had knowledge of how to use armor. This knowledge was basic to Saul's role as a military leader. But he lacked courage. All of the members of the army lacked courage. Their armor did them no good. The outcome of the battle did not hinge on the armor. The key to victory was not the physical capital. It was David's unique combination of courage and skill.

Knowledge is crucial to success. "How much better it is to get wisdom than gold. To get understanding should be chosen more than silver" (Proverbs 16:16). Each person possesses specialized knowledge of his own skills and circumstances. To maximize his output, he must bring knowledge to deal with specific circumstances. For society to maximize its output, it must gain access to the knowledge of workers and investors. This must be relevant knowledge. How can society achieve this? By allowing people to cooperate through voluntary exchange. This extends the division of labor.

Two people work better than one; together they can earn a good pay for their labor. For if one falls, the other can lift up his friend. However, sorrow follows the one who is alone when he falls if there is no one to lift him up. If two lie down together, they can be warm, but how can one be warm alone? One man alone can be overpowered, but two can withstand an attack, and a threestrand rope is not quickly broken (Proverbs 4:9–12).

Knowledge is decentralized. No central planning committee possesses the knowledge that is possessed by individuals. The more distant the committee, the less its members understand the operations of a local economy. The dominion covenant is extended by means of knowledge, courage, and capital that are dispersed through the economy. The division of labor is above all the division of intellectual labor.

2. Implementation

What is your unique contribution to the division of labor? You may not know yet. Your salary tells what you are worth to your employer. You may be worth more to your employer. You may be worth more to a different employer. The market enables people to bid for your services. It also enables competitors to bid against you.

To increase your value to employers, you must improve your skills. This is a form of capital investment. This form of capital is transportable. It is in between your ears. You can take it with you wherever you go.

You own other forms of capital. Money is the most versatile form of capital. *To increase your wealth is to increase your supply of capital.* Capital is a tool of production. If you are a good investor, you can increase your wealth by putting your monetary capital at the disposal of producers. They can use it to increase production. Wesley said “save all you can.” The money that you save can be invested in tools of production, whether to be used by you or others.

Jesus said this: “No one can serve two masters, for either he will hate the one and love the other, or else he will be devoted to one and despise the other. You cannot serve God and wealth [*mammon*]” (Matthew 6:24). Nevertheless, wealth can serve you and thereby serve God. The parables of the stewards make it clear that God requires us to make a positive rate of return on whatever He delegates to us as His stewards. In business and in our jobs, this means the accumulation of wealth. The question is this: what is your purpose in accumulating wealth? Wesley understood this.

Gain all you can, by common sense, by using in your business all the understanding which God has given you. It is amazing to observe, how few do this; how men run on in the same dull track with their forefathers. But whatever they do who know not God, this is no rule for you. It is a shame for a Christian not to improve upon them, in whatever he takes in hand. You should be continually learning, from the experience of others, or from your own experience, reading, and reflection, to do everything you have to do better today than you did yesterday. And see that you practise whatever you learn, that you may make the best of all that is in your hands.

D. Entrepreneurship

1. Theology

God evaluates performance. He began by evaluating His own performance. God had a purpose for creation. He had a plan for the creation week. Each day, He completed one aspect of the plan. He then pronounced the results good. This is the model for all human judgment. Men have purposes. They have plans. These plans involve forecasts. They face uncertainty. Paul wrote: "For now we see indirectly in a mirror, but then face to face. Now I know in part, but then I will know fully just as I have been fully known" (I Corinthians 13:12). Man is finite. He does not possess exhaustive knowledge. His judgment rests on incomplete knowledge.

For economic theory, judgment is a matter of imputing economic value to assets. An individual decides what something he owns is worth to him. He then decides what to do with it. He may lawfully sell it, keep it, or give it away. But judgment is much more comprehensive than imputing economic value. It involves applying your worldview to specific circumstances. In the Bible, this ability is called wisdom. Biblical wisdom is the evaluation of circumstances in terms of biblical ethics.

My son, if you receive my words and treasure up my commandments with you, make your ears pay attention to wisdom and incline your heart to understanding. If you cry out for understanding and raise your voice for it, if you seek it like you would seek silver and search for understanding as you would seek hidden treasures, then you will understand the fear of the Lord and you will find the knowledge of God. For the Lord gives wisdom, from his mouth comes knowledge and understanding. He stores up sound wisdom for those who please him, he is a shield for those who walk in integrity, he guards the paths of justice and he will preserve the way of those who are faithful to him. Then you will understand righteousness, justice, and equity, and every good path (Proverbs 2:1–9).

It takes a lifetime of decision-making to build experience. There may come a time in old age when a man loses this ability. In the Bible, the best example is Barzillai. King David invited him to return with him to Jerusa-

lem. Barzillai refused. He had a good reason: the weaknesses imposed by old age.

Barzillai replied to the king, "How many days are left in the years of my life, that I should go up with the king to Jerusalem? I am eighty years old. Can I distinguish between good and bad? Can your servant taste what I eat or what I drink? Can I hear any more the voice of singing men and singing women? Why then should your servant be a burden to my master the king? Your servant would like to just go over the Jordan with the king. Why should the king repay me with such a reward? Please let your servant return back home, so I may die in my own city by the grave of my father and my mother. But see, here is your servant Kimham. Let him cross over with my master the king, and do for him what seems good to you." The king answered, "Kimham will go over with me, and I will do for him what seems good to you, and whatever you desire from me, I do that for you." Then all the people crossed the Jordan, and the king crossed over, and the king kissed Barzillai and blessed him. Then Barzillai returned to his own home (II Samuel 19:34–39).

Barzillai was a wise man. He was wise enough to know when to turn down an honor. With that honor would come responsibility. He recognized that he was too old to exercise this responsibility responsibly. The king accepted his explanation.

There may be times when you accept more responsibility than you are capable of exercising. In English, there is a saying: "He bit off more than he could chew." But it is also easy to avoid added responsibility. I believe that most people are more likely to avoid responsibility than to accept more responsibility than they can handle. Only a minority of people willingly seek out added responsibility. This refusal of most people to seek greater responsibility creates opportunities for those people who are willing to accept responsibility. *Power and influence flow to those who accept responsibility.* In business, so does money.

It takes time to develop good judgment. It takes patience. Adam did not honor this principle. He wanted instant judgment. He took action to obtain it. Because of this, he came under judgment before the day was over. He

learned by experience. He learned the hard way.

When Israel was in the wilderness, God had the people build the tabernacle, which was portable. He endowed two men with the skills necessary to direct the enterprise.

Moses said to the Israelites, “See, the Lord has called by name on Bezalel son of Uri son of Hur, from the tribe of Judah. He has filled Bezalel with his Spirit, to give him wisdom, understanding, and knowledge, for all kinds of craftsmanship, to make artistic designs and to work in gold, silver, and bronze; also to cut and set stones and to carve wood—to do all kinds of design and craftsmanship. He has put it in his heart to teach, both he and Oholiab son of Ahisamak, from the tribe of Dan” (Exodus 35:33–34).

This took special intervention by God. This is not a normal process.

2. Implementation

You have many skills. You cannot become an expert in all of them. You must pick a few things that you do well. You must then devote time, energy, and money to mastering them. Mastery takes time. For most people, there are no productive shortcuts early in the mastery process. As you become more skilled, you will learn to rely more heavily on familiar shortcuts. Shortcuts save time, and time is precious. They may also save money, and money is scarce. But you must avoid what are called moral shortcuts.

You must constantly work to improve your skills. No matter how well you perform, you can do better unless your physical or mental skills erode, as happened to Barzillai. But this may not happen until old age. Until then, you remain responsible to God for whatever skills you have received from God. You must improve them.

It is legitimate to develop new skills in a new field. But if you multiply these fields, you will not be able to develop your skills sufficiently to become a superior performer. There are a few skills that can be transferred to more than one field. One is the ability to speak in public. Another is the ability to write. I had the ability to speak persuasively in public by age 15. I had the ability to write by age 16. It took me a decade to improve my writing sufficiently so that I could sell my articles to a national magazine, *The Freeman*, and also write a serious book, *Marx's Religion of Revolution* (1968). But I did

not improve my speaking ability proportionately. I did not have as many opportunities to speak. Also, by age 16, I could hold the attention of any audience. This was an innate gift. This is not normal.

As you gain the reputation of being a superior performer, more people will come to you for advice. Without such a reputation, people will see no reason to consult you.

After you have attained mastery in your job, seek to match this level of performance in your calling. Do not remain content with merely above-average performance. A good way to master a skill is to teach it. Teaching is part of a program of inheritance, but you may decide to teach primarily to improve your performance. Once you are satisfied with your performance, you should try to learn a new skill every year or two. This can be an extension of your existing job skills or calling skills. This may involve learning a new piece of software. It may involve some other tool.

Here is something that is not in the standard self-help books. *Take one day off each week.* This is required by God.

Remember the Sabbath day, to set it apart to me. You must labor and do all your work for six days. But the seventh day is a Sabbath for the Lord your God. On it you must not do any work, you, or your son, or your daughter, or your male servant, or your female servant, or your cattle, or the foreigner who is within your gates. For in six days the Lord made the heavens and earth, the sea, and everything that is in them, and rested on the seventh day. Therefore the Lord blessed the Sabbath day and set it apart (Exodus 20:8–11).

This will force you to work more efficiently on the other six days. I have followed this rule for over 50 years.

E. Compounding

1. Theology

God mandates growth. Economic growth is supposed to prevail down through generations. This is an aspect of the pre-fall fifth point: inheritance. Death has broken every person's historical continuity. This creates major problems for obeying this commandment. A man has little control over the wisdom or abilities of his heirs. Solomon put it this way:

I hated all my accomplishments for which I had worked under the sun because I must leave them behind to the man who comes after me. For who knows whether he will be a wise man or a fool? Yet he will be master over everything under the sun that my work and wisdom have built. This also is vapor. Therefore my heart began to despair over all the work under the sun that I did. For there might be someone who works with wisdom, with knowledge, and skill, but he will leave everything he has to a man who has not made any of it. This also is vapor and a great tragedy (Ecclesiastes 2:18–21).

This is the problem of the dissipation of capital. A man who leaves an economic inheritance has no direct authority over it after he is dead. The best he can do is to provide rules in his written will or trust document governing the use of the money. But no one can think of all the ways that heirs can waste the inheritance. The larger the inheritance, the more money the heirs can spend to hire lawyers to get around the terms of the document governing the inheritance.

An individual can give money to charities. But charities are not profit-seeking institutions. They face no market sanctions. There are no customers to persuade salaried bureaucrats to change the organization's policies by the hope of making sales. There are no market-driven success indicators. Future boards of directors of a charity may alter its mission unless the founding document is legally unbreakable because of a narrow definition of the institution's authorized activities. Such documents are rare.

What about a non-monetary legacy, such as classroom teaching? This also dissipates rapidly. The teacher's students usually do not teach. They do not spread the vision of the teacher. Within two generations, there are no traces of his face-to-face instruction. Because of printing technologies adopted widely after 1450 in the West, and Internet technologies that were developed after 1995, it is possible to leave an intellectual legacy. But as to who will ever learn from a lesson, a teacher cannot say or even imagine with any degree of accuracy. Furthermore, heirs can distort the original message. This is another form of dissipation.

Few books prior to the World Wide Web and also low-cost print-on-demand technologies survived the first printing of a few thousand copies. Publishers found no market for them. They were sold off very cheaply to wholesalers of cheap books. A small percentage of books went into large

university research libraries after 1900, but few books are ever checked out or even taken off the shelves in these libraries. As for academic journal articles, few are ever read, let alone cited by other scholars. They grow obsolete fast.

A person can give money to a church. I cover this in Chapter 4.

2. Implementation

Most men in history have left little or no economic inheritance. Even in my day, if they leave something, their widows inherit most of it. If a widow does not consume this money, their children usually receive the rest of it. Perhaps in the future technologies of vast production will change this, but that is not the case today. This is why, if you are not yet rich, and you do not have a plan for becoming rich, you should focus on teaching as your legacy outside the family.

Because of digital technologies, it is now cheaper to teach than ever before. This constitutes a social revolution. Online books and articles barely existed prior to 1995: the year of the marketing of the graphical user interface browser. They exist today. If you develop speaking or writing skills, you can leave a legacy. But you will be competing against armies of other hopeful instructors.

If you have a clear message to pass on, start recruiting students. Volunteer to teach in any setting where listeners can assemble. This may be in a Sunday school course. That is a good place to begin. It may be in your home. Invite friends who may be interested in your topic. It may be after the workday at your office. It may be in a club or a fraternal organization. It may be in a homeschool cooperative. It may be one-on-one with an interested student. You must get practice in speaking in public. This may mean joining an organization that teaches people how to speak well in public. One of them is Toastmasters International. Another way is to record yourself speaking in front of a digital camera. Use a lapel microphone. Then watch your videos. You will find many ways to improve your speaking. Practice, practice, practice.

If you have considerable wealth, begin to investigate non-profit charities that are devoted to a cause you believe in. Study their operations in detail. For extremely rich people, setting up a non-profit charity is a good idea. Set up several. One of them may get taken over if there is too much money in its portfolio.

Conclusion

The individual covenant is central in everyone's life. Each person will stand alone on the final judgment day. Jesus Christ will either be the prosecuting attorney or the defense attorney. As with the blood avenger or the kinsman redeemer under the Mosaic law, it is the same office.

The individual economic covenant has five aspects: purpose, stewardship, property, judgment, and inheritance. Each aspect has repercussions in everyone's life, whether he is a covenant-keeper or a covenant-breaker.

An activist is necessarily a reformer. He seeks to change things for the better. Activism is legitimate because reform is legitimate. This is what it means to build the kingdom of God. This program of reform replaces fallen man's autonomous kingdom with God's kingdom. This is what Christ's redemption means: *progressively buying back a fallen world, one purchase at a time*. But biblical reform must begin with self-reform. This is the message of Jesus' metaphors of straw, log, and eyes. To see well enough to help your brother to begin a minor reform in his life, you first must have a view unobstructed by a major failing in your life.

The process of reform must apply to each of the covenants that a person belongs to: individual, family, church, and state. A covenant-keeper is required by God to be a member of a church and a state. Most covenant-keepers belong to a nuclear family. Only an adult whose parents are dead and who has never married, or whose spouse is dead, is not part of a family. So, reform must be comprehensive in each covenant-keeper's life. God does not give a covenant-keeper the option of concentrating all of his reform efforts on only one covenant. This is especially true of the state covenant. *Political reform must be an extension of individual, family, and church reform*. There is specialization in every area of life, including reform. Some people are specialists in a particular form of reform, but this is never to be to the exclusion of other covenantal reforms. *Everyone has obligations in multiple covenants*.

Reform begins with personal reform, as Jesus clearly taught. This is because each person is uniquely responsible before God in his personal life. He will reap the positive eternal sanctions of covenant-keeping. He will reap the negative eternal sanctions of covenant-breaking. He will give credit to God for his faithfulness. He will not be allowed to blame anyone except himself for his faithlessness. Jesus is the model.

The last enemy to be destroyed is death. For “he has put everything under his feet.” But when it says “he has put everything,” it is clear that this does not include the one who put everything in subjection to himself. When all things are subjected to him, then the Son himself will be subjected to him who put all things into subjection under him, that God may be all in all (I Corinthians 15:26–28).

If this is good enough for Jesus, it is good enough for the rest of us.

3

FAMILY

God said, "Let us make man in our image, after our likeness. Let them have dominion over the fish of the sea, over the birds of the sky, over the livestock, over all the earth, and over every creeping thing that creeps on the earth." God created man in his own image. In his own image he created him. Male and female he created them. God blessed them and said to them, "Be fruitful, and multiply. Fill the earth, and subdue it. Have dominion over the fish of the sea, over the birds of the sky, and over every living thing that moves upon the earth" (Genesis 1:26–28).

Analysis

God made the dominion covenant with representatives of mankind. Adam and Eve represented the entire human race. This was a joint covenant. He made it with them as a family. *This is why the family is the central social institution in history.* The family exists in every society. Society is impossible to maintain without the family. This is because the dominion covenant cannot be fulfilled without the family.

The family will not exist in eternity. Jesus taught that there will be no marriage in heaven. "For in the resurrection they neither marry nor are given in marriage. Instead, they are like angels in heaven" (Matthew 22:30). The family is exclusively historical. This means that the dominion covenant is exclusively historical. There will be no multiplication of humanity after the final judgment. This is why all of the texts on family inheritance apply only to history.

Those who argue that the family will exist in heaven are like the Sadducees who tempted Jesus by raising a hypothetical question about a woman who became a widow seven times. She had married successive brothers. These were special marriages in the Mosaic law. We call them levirate marriages. "Levir" comes from the Latin word for "husband's brother." These were not normal marriages. The brother had died before he and his wife had

a child to inherit the family's land. His brother was required to marry the widow in order to father a child. The child would be part of his brother's family line, not his. That child would inherit the dead husband's land. The brother would not. There was a judicial qualification: the brothers had to live close together (Deuteronomy 25:5–6). Each of them was the nearest male relative (Hebrew: *ga'al* or *go'el*)—the blood avenger (II Samuel 17:7, 14) and the kinsman redeemer (Leviticus 25:47–55)—of the other. In all other cases, the Mosaic law prohibited a brother from marrying his sister-in-law (Leviticus 20:21). The Sadducees asked: which dead husband will be her husband in heaven? The implication: it could not be all of them. That would mean that heaven would allow polyandry. This was unacceptable to the Israelites. It was a trick question. The Sadducees did not believe in the resurrection of the dead. Their ecclesiastical opponents, the Pharisees, did believe it (Acts 23:6–8). They wanted Jesus to affirm either one or the other: resurrection or no resurrection. He avoided the trap by denying that there will be marriage in heaven.

The dominion covenant is not limited to the family, but the family is the initial training institution for dominion. This is where children learn about how the dominion covenant is obeyed in the society in which they are born and grow up. Different societies have different laws and traditions. But the basics of the dominion covenant are the same: marriage, biological multiplication, and stewardship under God. God holds societies accountable for fulfilling or not fulfilling the terms of this covenant.

The family provides the primary training for adulthood. The mark of adulthood prior to the fall of man was to have been marriage. "Therefore a man will leave his father and his mother, he will be united to his wife, and they will become one flesh" (Genesis 2:24). In Mosaic Israel, the primary mark for men was reaching the age of 20. At that time, the man became a member of God's holy army. He had to make a payment to the sanctuary of half a shekel (Exodus 30:13). Prior to the fall of man, there was no holy army. For women in Mosaic Israel, the primary mark of adulthood was marriage, just as it had been prior to the fall. Women were not part of God's holy army.

To inherit property from a parent, a man had to be circumcised. The fact that circumcision was basic to inheritance was made clear to Israel at the time of the conquest of Canaan. The men had not been circumcised in Egypt or the wilderness. God required this before the conquest began (Josh-

ua 5:1–9). The conquest was the inheritance that God had promised to Abraham (Genesis 17:8).

These marriage rules and inheritance rules no longer apply under the New Covenant. The covenantal sign is baptism. It is applied by the church to males and females. Adulthood is not based exclusively on marriage. Nevertheless, marriage is always a mark of entry into adulthood. The new family unit becomes responsible for dominion, just as the first family became responsible on day six of the creation week. This establishes a legal relationship (trusteeship) and an economic relationship (stewardship) under God. The family acts in the name of God (trusteeship) and on behalf of God (stewardship). This is point two of the family covenant.

The economics of the family universally includes these economic factors: *future-orientation, uncertainty, and the division of labor*. Without institutional ways of dealing with these economic issues, no society can exist. As the central institution in society, and also as a universal institution, the family provides greater social cohesion than any other institution. Without families, society could not exist. The social bond, which is not covenantal, is therefore derivative from the family bond, which is covenantal.

The bond of marriage is judicial. This is not merely an economic contract, which can be broken by mutual agreement. It is a covenantal bond, which is sealed judicially by a public oath before God and man. It cannot legally be broken by mutual agreement. The West has abandoned this view of marriage. Beginning in the final third of the twentieth century, divorce by mutual consent began to be recognized as legal by civil governments at all levels. This has had profound economic consequences on society. Economic uncertainty has increased for the former partners, the children, and the in-laws. Remarriage creates new questions about the division of assets and inheritance. It is worth noting that the first nation to adopt divorce by mutual consent was the Union of Soviet Socialist Republics. This was immediately after the October Revolution in 1917 overthrew the Czar of Russia. This law led to so much disruption socially and economically that the dictator Josef Stalin had the legislature rewrite the divorce laws in 1936. The new laws resembled the laws in pre-revolutionary Russia.

A. Providence

1. Theology

God owns everything. His original ownership through creation estab-

lished the providential character of the cosmos. The operations of nature are not impersonal. Neither are the operations of society, including economics.

As I have explained in the *Teacher's Edition*, the family is not governed by the fundamental principle of the market: "high bid wins." Husbands are not allowed to sell their wives to the highest bidder. The family is a covenantal institution, not a contractual institution. It is created by an oath under God. While the family operates in a world that is governed by contract and exchange, it is different. It is not governed by the market process. God holds the family accountable to a set of standards different from the market's standards. A family prospers or fails in its God-assigned tasks in terms of a providential system of causation. It is not governed by the market's criteria of efficiency.

The family is the primary covenantal agency of ownership (point one). The family is also the primary covenantal agency of economic inheritance (point five). Most of the assets accumulated by the parents are transferred to their children. The Ten Commandments linked ownership with marriage. "You must not covet your neighbor's house; you must not covet your neighbor's wife, his male servant, his female servant, his ox, his donkey, or anything that belongs to your neighbor" (Exodus 20:17). It is the fifth in the second list. Honoring parents is the fifth in the first list (v. 12).

I have already covered the basic theology of the family in the Analysis section. The family is the primary institution of the dominion covenant. But God has other important purposes for the family. First, the family reflects God's being. This is an aspect of representation (point two). Stewardship is an economic aspect of representation, but reflection is more fundamental theologically. That is because God is more fundamental than man. The family is derivative. A covenantally bonded couple reflects the fundamental aspect of God's being: His unity and plurality. "God said, 'Let us make man in our image, after our likeness'" (Genesis 1:26a). The words "let us" point to this plurality. *This combination of unity and plurality is basic to every human institution.* Adam by himself did not represent God in this way. "Then the Lord God said, 'It is not good that the man should be alone. I will make him a helper suitable for him'" (Genesis 2:18). This is a uniquely Christian view of the family.

I have already mentioned the division of labor. This, too, is an aspect of the Trinity. Specifically, it is an aspect of what some theologians call the economical Trinity: the relation of the Persons of the Trinity in relation to the

creation. Paul said that the creation was the work of the Son of God. “The Son is the image of the invisible God. He is the firstborn of all creation. For by him all things were created, those in the heavens and those on the earth, the visible and the invisible things. Whether thrones or dominions or governments or authorities, all things were created by him and for him. He himself is before all things, and in him all things hold together” (Colossians 1:15–17).

Marriage also reflects God’s grace in redeeming mankind. The key passage is Ezekiel 16:1–14. Israel’s rebellion in turning to other gods was the equivalent of adultery (vv. 15–18). They literally risked sacrificing their children on fiery altars of these gods (v. 21). “In all your abominations and your acts of prostitution you have not thought about the days of your youth, when you were naked and bare as you thrashed about in your blood” (v. 22).

Marriage is to be morally and judicially holy for ethical reasons (point three). This is not an option. This is mandatory. Any practices that undermine the holiness of marriage point to God’s judgment of the individual violators in both history and eternity (point four). This also points to God’s judgment in history of the societies that tolerate such practices. Moses warned the generation of the conquest: “It will happen that, if you will forget the Lord your God and walk after other gods, worship them, and reverence them, I testify against you today that you will surely perish. Like the nations that the Lord is making to perish before you, so will you perish, because you would not listen to the voice of the Lord your God” (Deuteronomy 8:19–20).

The formation of covenantally mixed marriages is not allowed. “Do not be tied together with unbelievers. For what association does righteousness have with lawlessness? For what fellowship does light have with darkness?” (II Corinthians 6:14).

2. Implementation

In the Analysis, I wrote: “The economics of the family universally includes these economic factors: *future-orientation, uncertainty, and the division of labor.*” How should Christians understand this?

Rival covenantal outlooks have rival views of the future. This is why couples with different views of God, man, law, sanctions, and the future should not marry. There will be too much conflict if each partner maintains his or her original covenantal outlook.

Marriage is the most uncertain of covenants that people form. The couples know little about each other. They know little about their future as a

couple. They create a permanent bond. Yet, around the world and throughout history, couples marry. They decide to bear uncertainty as a couple.

To reduce this uncertainty, unmarried couples should talk and talk and talk. Each should get some idea of what the other expects. They should come to a preliminary agreement on their goals. This reduces uncertainty. When marriages are arranged by parents, there is less discussion by the couple. The tradition of parentally arranged marriages is abandoned as soon as a society's economic output enables young adults to marry without having to live under the jurisdiction of the groom's father. This is as it should be. "Therefore a man will leave his father and his mother, he will be united to his wife, and they will become one flesh" (Genesis 2:24).

Their discussion must consider the division of labor. Which partner should be responsible for which tasks? In a society in which wives are allowed to work for wages outside the home, this gets complicated. Sometimes wives earn more money than husbands. This can disrupt the family's hierarchy of covenantal responsibility before God. Unmarried couples should discuss this.

There must be agreement about church membership. Under which church authorities will the family operate? This is the issue of hierarchy: "To whom do I report?"

There had better be agreement over the education of their children. If the wife works outside the home, she will not be able to teach them at home. If parents decide to send children to be taught outside the home, they must agree on what will be taught and by whom. This is the issue of Christian education funded by the parents vs. free education provided by the secular civil government. Is the school under the authority of parents who pay or under the authority of bureaucrats funded by the state? This is the issue of hierarchy. As home schooling becomes less expensive through online programs, the economics of private education begins to favor homeschooling or privately funded schools that use online programs. Parents should favor this over education by the state. This is the message of the story of Daniel and the three young men in Nebuchadnezzar's school (Daniel 1).

B. Service

1. Theology

God delegates ownership. Until the late nineteenth century, families were the primary owners of property. Through the family bond, people have ben-

effitted from the productivity of the division of labor. The division of labor leads to interdependence. The family is the model of interdependence. It is an institution based on mutual service. God gave Eve to Adam because he needed a helper (Genesis 2:18). Adam had the responsibility of protecting Eve. There are mutual obligations. Paul wrote: "It is not the wife who has authority over her own body, it is the husband. Likewise, the husband does not have authority over his own body, but the wife does" (I Corinthians 7:4).

Only since the late nineteenth century, beginning especially in the United States, did the rise of the limited-liability corporation begin to change this pattern of ownership. A limited-liability corporation allows investors to invest in a business without putting all of their assets at risk in case of the failure of the business. The business is legally liable, but not the investors. This allows much greater capital formation than partnerships do. The model for the limited-liability corporation is the church. Church members are not legally responsible as individuals if a church buys a building and then defaults on the mortgage loan. Even in the case of corporations, most are owned by families. Large corporations are major wealth creators, but small businesses and start-up businesses add most of the new jobs in most societies.

As corporate ownership has spread around the world, corporations in some areas of life have begun to replace family ownership. This became obvious in the United States with respect to agricultural production. The family farm, which has been the mainstay of civilization throughout most of human history, was steadily replaced by the corporation as the primary owner of agricultural land, equipment, and information. This development was one of the most important in history in reshaping economic activity. It also has begun to reshape the social bond. The family is a covenantal institution. The limited-liability corporation is not. It is a product of contract, not covenantal oath.

The family represents God in history. This is true of the disinherited Adamic family as well as the adopted Christian family. The dominion covenant was given to all mankind. This representation is the meaning of stewardship. But representation goes deeper than this. The man and woman who initiate the family are individuals. After the marriage begins, they are unified. The two become one flesh (Genesis 2:4). This is not a biological category. It is a judicial category. An unmarried couple can bond physically, but they do not thereby become one flesh covenantally. The judicial bond is es-

tablished by an oath that is judicially binding in God's eyes and therefore His court.

All representation is personal. The family represents God, who is personal. The marriage partners are unified covenantally, yet they are also individuals who are responsible before God. The family is therefore both one and many. This reflects the Trinity, which is also both one and many.

The family is the model for the division of labor. Genesis 2 reads: "Then the Lord God said, 'It is not good that the man should be alone. I will make him a helper suitable for him'" (v. 18). The man needed help. Eve provided it. There was a division of labor. This is seen in the different curses associated with the fall. Eve would have pain in giving birth (Genesis 3:16). Adam would fight sweat, meaning difficult and unpleasant work, as well as thorns and thistles in the ground (v. 18). There was scarcity before the fall, meaning "room for improvement," but henceforth it would be *cursed* scarcity.

Stewardship involves hierarchy. There are varying degrees of productivity across society. Some people get richer than others by means of their own productivity. This inequality of output is seen in both versions of the parable of the stewards. Screening in any field of endeavor is accomplished by means of assessing productivity. This is seen in Luke's account of the parable of the stewards. The two profit-producing stewards were promoted. They became leaders of cities (Luke 19:17–19).

Jesus taught that successful leadership in a family is a mandatory prerequisite for holding either of two church offices. A man who seeks the office of elder in the church is to be screened in terms of his performance as the head of his family. "He should manage his own household well, and his children should obey him with all respect. For if a man does not know how to manage his own household, how will he care for a church of God?" (I Timothy 3:4–5). The same is true of deacons. "Deacons must be husbands of one wife. They must manage well their children and household. For those who have served well acquire for themselves a good standing and great confidence in the faith that is in Christ Jesus" (I Timothy 3:12–13).

All people are to honor their parents. "Honor your father and your mother, so that you may live a long time in the land that the Lord your God is giving you" (Exodus 20:12). This commandment has a promise attached to it: long life.

2. Implementation

The couple should create a lifetime plan for their wealth. They must be intensely future-oriented. The plan may be revised, but there should be a plan before they marry.

The family is to serve God economically. The mark of this subordination is the payment of the tithe to the local church. This means 10%. This goes back to Abram's payment of a tithe to Melchizedek the high priest (Genesis 14:20). This is the model for Christians today.

It was this Melchizedek, king of Salem, priest of God Most High, who met Abraham returning from the slaughter of the kings and blessed him. It was to him that Abraham gave a tenth of everything. His name "Melchizedek" means "king of righteousness." His other title is "king of Salem," that is, "king of peace." He is without father, without mother, without ancestors, with neither beginning of days nor end of life. Instead, he resembles the Son of God, because he remains a priest forever (Hebrews 7:1–3).

Jesus is the high priest after Melchizedek's priesthood (v. 17). "For such a high priest is suitable for us. He is sinless, blameless, pure, separated from sinners, and has become higher than the heavens" (v. 26). Christians owe their tithe to the local church, which represents Christ to His people. This is the storehouse of the tithe. "'Bring the full tithe into the storehouse, so that there may be food in my house, and test me now in this,' says the Lord of hosts, 'if I do not open to you the windows of heaven and pour out a blessing on you, until there is no more room for it all'" (Malachi 3:10). This promise reduces uncertainty for tithing families.

There must be budgeting. Jesus told His people to count the cost. "For which of you who desires to build a tower does not first sit down and count the cost to calculate if he has what he needs to complete it? Otherwise, when he has laid a foundation and is not able to finish, all who see it will begin to mock him, saying, 'This man began to build and was not able to finish'" (Luke 14:28–30). Careful budgeting helps people become thrifty. This in turn enables them to save money. Savings reduce the likelihood of having to go into debt. "Rich people rule over poor people, and one who borrows is a slave to the one who lends" (Proverbs 22:7).

The couple should decide before the marriage whether the wife should work outside the home after the birth of children. This is a matter of the division of labor. The wife may be able to start a home-based business. This is ideal, but it is a highly uncertain endeavor. It can become highly profitable. If she decides to do this, and her husband agrees, then her husband should allow her to have independent income and independent wealth. This brings us to the issue of property.

C. Leasehold

1. *Theology*

God prohibits theft. The commandment against theft in the Ten Commandments represents the strongest support of private property in the history of religion, as well as civilization. This commandment is the core of the private property system. It is also the core of Western civilization. That is because Western civilization developed as an explicitly Christian enterprise. This commandment is inherently ethical. So is this one: "You must not covet your neighbor's house; you must not covet your neighbor's wife, his male servant, his female servant, his ox, his donkey, or anything that belongs to your neighbor" (Exodus 20:17). When obeyed, this commandment cuts off the motivation for theft.

Private property is a result of a specific code of law. A law defending private property is in fact a law defending individual ownership and responsibility. Ownership is a human right. It is not impersonal. A law defending private property also defends the right of contract. People are allowed to make promises to each other regarding future events. The civil government acts as a final enforcer of these contracts. The model for these contracts is the marriage vow. The family is a covenant, not simply the product of mutually beneficial contracts.

The Bible does not teach that husbands automatically become owners of a bride's property at the time of the marriage. If the wife brought property into the new family, she may retain ownership if she wants to. Nothing in the Bible prohibits a pre-nuptial agreement that separates property ownership by the partners. Why is this true? Because the church baptizes males and females. *Females have equal judicial standing with males before God.* This leads to economic conclusions regarding the ownership of property. Because women have equal legal standing, their vows are equally valid with men's vows. This was not true under the Mosaic law, which required a wom-

an's husband or father to confirm a vow (Numbers 30). Women were not circumcised. Christian women therefore have the derivative right to sign contracts with regard to their own money, as distinguished from the family's money. This implication was not recognized by most Christian churches until the twentieth century. Women's rights to vote and retain ownership of property came because of humanist reformers in national politics.

2. Implementation

Your home should be a place of refuge: peace. Attaining this sense of peace and protection is important psychologically. Here is a wonderful biblical passage on this goal.

He will judge among many peoples and will decide concerning numerous nations far away. They will beat their swords into plowshares and their spears into pruning hooks. Nation will not lift up sword against nation, nor will they train for war any longer. Instead, they will sit every person under his vine and under his fig tree. No one will make them afraid, for the mouth of the Lord of hosts has spoken (Micah 4:3–4).

Having your own place of rest and recreation is an important aspect of the Christian life. It is an important aspect of every religion's way of life. This is why people like to own their own homes. They do not wish to be removed from their homes by an owner, which is the threat that renters face. There is a famous phrase in the culture of England: "A man is lord of his castle, no matter how humble it is." A woman wants to decorate a home to reflect her tastes. She does not want to be a renter, since the owner of the home can evict her family. This is why you should consider becoming a homeowner when you can afford it. This is one of those areas of life in which debt is legitimate. If you can get a loan for a mortgage, and if you live in a region in which the lender cannot claim that you owe him any more than the return of the home, should you default on the loan, then you should consider becoming a debtor. This is a limited-liability mortgage. Your liability is limited to the value of the home. You do not place your other assets at risk when you take out such a loan. You secure a safe space for you and your family for as long as you make regular payments to the lender. Eventually, you will pay off the loan, and you will own the home "free and clear."

However, if you accept a mortgage in which the lender can claim ownership of your assets other than the home in case you default on the loan, then you are at extreme risk. It is better to be a renter who is evicted by a homeowner than it is to be evicted by a lender who also has the right to take away your wealth up to the value of your debt if you miss a mortgage payment. If your employment conditions change, and you cannot make the payments, then you are in a terrible situation. You had expected to get peace from the ownership of your home, and now you get turmoil and loss. Debt is risky.

If a woman brings capital into the marriage, she may choose to have her fiancé sign a pre-nuptial agreement specifying that he will not gain ownership of this property after the marriage. He may choose to do the same with any property he brings. Because each of them may be bringing debt into the marriage, the debt-free partner may specify a clause excluding him or her from liability for the other's pre-marriage debt. Each partner had better find out about the other's debt before the marriage.

In some societies, lenders may require signatures of both marriage partners on contracts that will fund the purchase of jointly owned property.

D. Entrepreneurship

1. Theology

God evaluates performance. Economic judgment always involves some system of reporting. Participants in the marketplace make decisions in terms of their subjective evaluation of costs and benefits. The model for this ultimately is the final judgment. In the final judgment, God evaluates the performance of every individual. He imputes value to the life's work of everybody.

We must deal with an uncertain future. When couples marry, they make lifetime promises to each other. The individual partners have almost no understanding of what lies ahead. They agree to deal with an uncertain future as a team. They are convinced that they can achieve their individual goals better together than separately. The family is a covenant. It is sealed by a public oath: partner to partner, and both individuals to God. This oath is legally binding on the two partners. The oath is both individual and corporate. God holds the two oath-takers responsible. He also holds the family responsible as a corporate unit.

In this sense, the family rests on entrepreneurship: forecasting the future and then establishing plans to meet this uncertain future. There are

criteria of performance. There will be judgment along the way and then at the end, when a partner dies. The criteria are not primarily monetary. They are ethical.

A business contract establishes legal obligations. These obligations must be upheld by the parties to the contract. Again, the model for this is the family. Two individuals make binding mutual oaths to each other. These oaths create legal obligations. Each partner becomes responsible for the care of the other in case of sickness. *The family is the original insurance organization.* It spreads life's risks to two parties instead of one. We must deal with risks in life. Risks are somewhat predictable. We also must deal with uncertainty. Uncertainty is inherently unpredictable. The family helps us deal with both types of unexpected events. Ecclesiastes described the relationship of mutual dependence this way. "Two people work better than one; together they can earn a good pay for their labor. For if one falls, the other can lift up his friend. However, sorrow follows the one who is alone when he falls if there is no one to lift him up" (Ecclesiastes 4:9–10). This is true of the division of labor generally, but the family is the model of the division of labor.

Judgment is essential in any cooperative venture. There is a division of labor in judgment. That is because there is a division of labor in responsibility. A person must stand before God on judgment day. God holds each person responsible for his thoughts, words, and deeds. Each person has greater knowledge about his situation than anyone else. With greater knowledge comes greater responsibility (Luke 12:47–48). Judgment comes from above. It comes from within. But it also comes from without. Spouses understand each other better than those outside the family do. They share in each other's sanctions: positive and negative. They are better able to offer accurate advice than outsiders. They are also bound by love, or should be. They care for each other. They want the best for each other. They must persuade each other in order to gain full cooperation. All of this involves the exercise of judgement.

They must allocate family assets. It is clear that husbands do this, but Proverbs 31 describes a godly wife. She is a real estate speculator. She buys in search of profit. "She considers a field and buys it, with the fruit of her hands she plants a vineyard" (v. 16). This takes judgment regarding the output of land, how to identify a profitable price, and how to manage it. She is a manager. "She is like the merchant ships; she brings her food from far away. She rises while it is night and gives food to her household, and she

distributes the work for her female servants" (vv. 14–15). "She perceives what will make a good profit for her; all night long her lamp is not extinguished" (v. 18). She runs a business: "She makes linen garments and sells them, and she supplies sashes to the merchants" (v. 24). She knows how to manage the family's capital. "She watches over the ways of her household and does not eat the bread of idleness" (v. 27). This requires economic judgment. She does all this so that her husband can be a civic leader. "Her husband is known at the gates, when he sits with the elders of the land" (v. 23). He serves God by serving the community. She serves God and the community by serving her husband.

Service is connected with judgment. Point two of the biblical covenant is always connected to point four. Wherever there is responsibility there is hierarchy. There is also judgment: the application of general principles to specific circumstances.

Developing judgment takes time. It takes an increasing knowledge of general principles (point three), always judged in terms of the Bible. There is a back-and-forth relationship between biblical knowledge and the knowledge of how it applies. There is positive feedback: wisdom unto wisdom. This is the biblical doctrine of progressive sanctification. As we grow older, we are supposed to exercise better judgment. This is why rulers in both church and state are called elders. Job said: "With aged men is wisdom; in length of days is understanding" (Job 12:12). A young psalmist knew that he was an anomaly: "I have more understanding than all my teachers, for I meditate on your covenant decrees. I understand more than those older than I am; this is because I have kept your instructions" (Psalm 119:98–99). So did Elihu, the young man who wisely counseled Job, unlike the other three counsellors. He first warned the other three not to rely on their age as a source of wisdom.

Then Elihu son of Barakel the Buzite spoke up and said, "I am young, and you are very old. That is why I held back and did not dare to tell you my own opinion. I said, "Length of days should speak; a multitude of years should teach wisdom. But there is a spirit in a man; the breath of the Almighty gives him understanding. It is not only the great people who are wise, nor the aged people alone who understand justice" (Job 32:6–9).

Nevertheless, he kept silence until the other three had presented their judicial cases against Job without success.

In the family, two people stay with each other in close proximity for most of their adult lives. They develop together. As judges, they should improve. The marriage should improve. They should develop wisdom. Solomon failed to do this. He married too many women (I Kings 11). Yet Solomon is the great example of a judge in the Old Covenant. He gained an international reputation as a judge (I Kings 10:1–10). But he had terrible judgment as a family man. He did not match his ability as a judge in civil matters in his office as a husband.

2. Implementation

A husband should take the lead in religious instruction. The Passover is the model (Exodus 12). So is this: “The women should keep silent in the churches. For they are not permitted to speak. Instead, they should be in submission, as also the law says. If there is anything they desire to learn, let them ask their husbands at home. For it is disgraceful for a woman to speak in the church” (I Corinthians 14:34–35). This is a biblically inescapable arrangement. It requires husbands to become knowledgeable about the Bible and its applications. Husbands must develop biblical wisdom, which is a matter of judgment.

The discipline of the children is in his hands. He must set the standards. He must then enforce them. “Teach a child the way he should go and when he is old he will not turn away from that instruction” (Proverbs 22:6). “Fathers, do not provoke your children, so that they will not be discouraged” (Colossians 3:21).

He should become knowledgeable about diet and health. He earns the money that buys the food. But what kind of food? What do family members need for good health? His wife may research this, but he must decide. This takes judgment.

He must make decisions about his children’s education. He may choose to delegate this to his wife if she decides to teach the children at home. But he has the final say regarding the course of study.

Throughout history, families have been the primary wealth creators. Until 1800, most families ran small farms. Only after 1800 did population growth and urbanization change this social pattern. In cities, family-owned business created most of the wealth until the late nineteenth century. Only

with the rise of the limited-liability corporation in the United States in the late nineteenth century did this begin to change.

Families that create businesses must be future-oriented. They must be willing to bear present uncertainties for the sake of future profits. The possibility of loss or bankruptcy is high in the early years of any business. Most people are unwilling to bear this degree of responsibility. They prefer a predictable salary to the lure of profit and the accompanying threat of loss.

For anyone who wants to improve the lives of others, the lure of starting a business should be high. Few businesses ever change society, but millions of small businesses add to individual welfare. Customers get access to a wider range of choices. Employees learn the skills that are associated with success: hard work, predictable output, time-management, a willingness to solve problems, and attention to details. As the business grows, their maturity grows. They learn to accept greater responsibility.

A business is a tool of dominion. It is a way for families to begin to impact local communities in a positive way. The net income generated by a business strengthens the family's finances. It also allows employees to meet their family obligations. A society's per capita wealth increases. More people experience the benefits of an increasing standard of living.

Insurance is a great invention. It reduces risks of catastrophic financial losses. By purchasing insurance, a family can protect itself against losses that would otherwise bankrupt it. There are several kinds of insurance for families: life insurance, fire insurance, accident insurance, and health insurance. When I say "life insurance," I mean *term* life insurance. There is no savings program involved. The survivor gets paid only if the partner dies. A husband should buy a life insurance ("death insurance") policy on his wife. She should buy one on his life. If the other person dies, the survivor gets enough money to live without worries for several years. These policies are inexpensive for young adults, who have few assets and who need money if a spouse dies. They can buy policies that pay large amounts of money: five or more years of living expenses. This is what a survivor needs, especially a wife who does not own a small business or work for a salary.

E. Compounding

1. *Theology*

God mandates growth. This ethical requirement cannot be maintained

apart from a system of inheritance. It is fulfilled by long-term economic growth through inter-generational inheritance. It is not a one-generation requirement. The family historically has been the chief engine of economic growth. This began to end only in the late nineteenth century. *Family inheritances are supposed to multiply capital in history.* This means that heads of households should provide money in their estates for their children and grandchildren. This wealth should build up over time. There should be compound growth per capita in covenant-keeping families. The Bible is clear about the accumulation of wealth for the sake of the heirs: “A good person leaves an inheritance for his grandchildren, but a sinner’s wealth is stored up for the righteous person” (Proverbs 13:22). Inter-generational wealth should increase. Such wealth testifies to God’s covenantal faithfulness. “But you will call to mind the Lord your God, for it is he who gives you the power to get wealth; that he may establish his covenant that he swore to your fathers, as it is today” (Deuteronomy 8:18).

The biblical concept of inheritance is best understood in the context of the family. It applies in all five covenants, but the model is the family. It applied before the fall of man. We read in Genesis 1: “God blessed them and said to them, ‘Be fruitful, and multiply. Fill the earth, and subdue it’” (v. 28a). With the curse of death, inheritance became biologically inescapable. People cannot hang onto their possessions in history. One way or another, heirs will claim whatever the deceased leave behind.

Usually, the primary heirs are the children of the parents. In preparation for the transfer of wealth, the Bible requires parents to teach their children. The institution of the Passover under the Mosaic covenant stressed teaching inside the family.

You must observe this event. This will always be a law for you and your descendants. When you enter the land that the Lord will give you, just as he has promised to do, you must observe this act of worship. When your children ask you, ‘What does this act of worship mean?’ then you must say, ‘It is the sacrifice of the Lord’s Passover, because the Lord passed over the Israelites’ houses in Egypt when he attacked the Egyptians. He set our households free’” (Exodus 12:24–27).

Covenantal continuity is provided by the family. This is where chil-

dren first hear about God and His relationships with His people and the world. They also see how their parents apply God's laws inside the family. Solomon wrote: "Teach a child the way he should go and when he is old he will not turn away from that instruction" (Proverbs 22:6). The first nine chapters of Proverbs are in the form of verbal instruction given by a father to his son.

Paul offered this series of commands. "Children, obey your parents in the Lord, for this is right. 'Honor your father and mother' (which is the first commandment with promise), 'so that it may be well with you and you may live long on the earth.' Fathers, do not provoke your children to anger. Instead, raise them in the discipline and instruction of the Lord" (Ephesians 6:1–4). Children who honor their parents inherit long life. This is the inheritance that most people seek above all others. It is universally sought after. It is tied judicially to a family law governing children, according to Moses (Exodus 20:12).

The larger the number of heirs, the smaller the inheritance for each. The Bible says that large families are a blessing. "See, children are a heritage from the Lord, and the fruit of the womb is a reward from him. Like arrows in the hand of a warrior, so are the children of one's youth. How blessed is the man that has his quiver full of them. He will not be put to shame when he confronts his enemies in the gate" (Psalm 127:3–6). But this blessing, if repeated by successive generations, rapidly disperses the original inheritance. Even large fortunes are dispersed within a few generations unless the children are taught to multiply their inheritances from their parents. The children must believe what they are taught. They must also develop the skills required to increase wealth. Rare are the children of rich men who master these skills. Their parents send them to colleges where they are taught by salaried bureaucrats, not by entrepreneurs. They tend to become salaried employees rather than entrepreneurs.

Parents should judge the spiritual commitment of the heirs. The inheritance should not be used to benefit covenant-breakers. We are not to subsidize evil. We are not to place the family above the kingdom of God. Isaac was ready to pass the inheritance to Esau, despite Esau's bad behavior in marrying Canaanite women (Genesis 36:2), and despite the fact that Esau had sold his birthright to Jacob for a plate of stew (Genesis 25:29–34). Isaac's decision was wrong. It meant disinheriting Jacob, a covenant-keeper. But there can be an exception based on service. An adult child may not be a

Christian, but he or she takes care of a sick or mentally failing parent in the parent's old age. This form of service deserves a reward. The child is to be treated fairly. "Look, the pay of the laborers is crying out—the pay that you have withheld from those who harvested your fields, and the cries of the harvesters have gone into the ears of the Lord of hosts" (James 5:4). This payment is not a matter of grace. It is payment for services rendered.

The family is in charge of the education of the children. The model is Passover. Fathers must teach their children about the God of history and liberation. They must also teach them God's law.

Now these are the commandments, statutes, and decrees that the Lord your God has commanded me to teach you, so that you might keep them in the land that you are going over the Jordan to possess; so that you might honor the Lord your God, so as to keep all his statutes and commandments that I am commanding you—you, your sons, and your sons' sons, all the days of your lives, so that your days may be prolonged. Therefore listen to them, Israel, and keep them, so that it may go well with you, so that you may greatly multiply, in a land flowing with milk and honey, as the Lord, the God of your fathers, has promised you would do.

Listen, Israel: the Lord our God is one. You will love the Lord your God with all your heart, with all your soul, and with all your might. The words that I am commanding you today will be in your heart; and you will diligently teach them to your children; you will talk about them when you sit in your house, when you walk on the road, when you lie down, and when you get up. "The words that I am commanding you today will be in your heart; and you will diligently teach them to your children; you will talk about them when you sit in your house, when you walk on the road, when you lie down, and when you get up" (Deuteronomy 6:1–8).

It is legitimate to delegate part of this task to specialists in teaching certain skills, but parents must maintain authority over the content of education for as long as their children are minors. This is basic to the continuity of the family covenant through the generations.

2. Implementation

Parents must strive to build an economic inheritance for covenant-keeping children. They should not reduce this inheritance by leaving wealth to covenant-breaking children. This is difficult for parents to accept. They place their covenant-breaking children's welfare above the welfare of the kingdom of God.

It is legitimate for parents to pass on a portion of the inheritance before they die. They can then watch what their children do with the money. Long before this test, parents must teach their children the basics of wealth management: identifying purpose, developing a plan, budgeting time and money, avoiding consumer debt, exercising thrift, and investing in their own career educations and the educations of their children.

Wealthy parents can use trust funds to transfer wealth over time. It may not be wise to allow the heirs to inherit all of the money at once. They may squander it. A trust establishes criteria for inheritance at various ages. But the trustee must be trustworthy.

There is the issue of old age. Aged parents sometimes fail mentally and physically. Who will care for them? Specific children? These children deserve a larger share of the inheritance. Professional care givers? This is expensive. It will deplete the inheritance.

If there is a great deal of money, charitable organizations should become heirs. Parents must decide which ones are most likely to maximize the return on the money as stewards of God's kingdom. Which ones extend the specialized goals of the parents?

Conclusion

The family has been the primary institutional source of wealth creation in history. Generally, this has been through family-owned businesses and farms. Until about 1800, farming was the main business of most families, but this is no longer true in economically developed nations. Agriculture has become the domain of corporate business, not family business.

Capital accumulation is tied to innovation in many fields of endeavor. As we grow richer due to increased capital, including ideas, the opportunities for wealth creation multiply. The division of labor extends far beyond the family. Business is capitalized more easily and with greater effect through limited-liability corporations, which can raise investment funds and hire specialized talent. This is why the family has been steadily eclipsed

as the primary source of wealth creation. But the family has not been eclipsed as the primary institutional source of ethical training, which is the long-term basis of wealth creation. Businesses are good for expanding wealth, but they are not good for teaching ethics. They are governed primarily by monetary accounting: profit and loss. They are not governed by the threat of final judgment. They have no souls to damn. But their owners, managers, and employees do. So do their customers.

Families provide stability for society. The question then is this: "Has God equipped Christian families to become models for all other families?" He has. He has given them His law. He has given them the Holy Spirit, who in turn empowers covenant-keepers.

All families are responsible before God for subduing the earth and multiplying, but only covenant-keeping families are also called by God to build His kingdom. "But seek first his kingdom and his righteousness and all these things will be given to you" (Matthew 6:33). God has given covenant-keepers the long-term advantage. Isaiah proclaimed: "For see, I am about to create new heavens and a new earth; and the former things will not be remembered or be brought to mind" (Isaiah 65:17).

Never again will an infant live there only a few days; nor will an old man die before his time. One who dies at one hundred years old will be considered a young person. Anyone who fails to reach the age of one hundred years old will be considered cursed. They will build houses and inhabit them, and they will plant vineyards and eat their fruit. No longer will they build a house and another live in it; they will not plant, and another eat; for as the days of trees will be the days of my people. My chosen will fully outlive the work of their hands. They will not labor in vain, nor give birth to dismay. For they are the children of those blessed by the Lord, and their descendants with them. Before they call, I will answer; and while they are still speaking, I will hear (vv. 20–24).

This will be an aspect of history, not eternity. There will still be sinners. There will still be death. Sinners will die early. "Anyone who fails to reach the age of one hundred years old will be considered cursed."

Covenant-keepers benefit from the productivity of covenant-breakers. Covenant-breakers benefit from God's common grace, which He grants to

them. But covenant-keepers inherit. "Blessed are the meek, for they will inherit the earth" (Matthew 5:5). Again: "A good person leaves an inheritance for his grandchildren, but a sinner's wealth is stored up for the righteous person" (Proverbs 13:22). God has tilted the playing field of history to favor covenant-keepers.

Then there is family size. A couple who jointly decide to have one more child can influence that child and grandchildren. One more child will involve accepting greater responsibility. This is what extending the kingdom of God requires: greater responsibility. One more child also involves a greater multiplication factor. Second, a family that adopts a child brings stability into that child's life. The new environment will almost always be more supportive than an orphanage's environment. The child is more likely to succeed in life. The child's confession of faith as an adult is more likely to be Christian. Adoption is a model for redemption: the transition from membership in the disinherited family of Adam to the inheriting family of Christ.

4

CHURCH

Husbands, love your wives, as Christ loved the church and gave himself up for her. Christ gave himself for the church so that he might make her holy, having cleansed her by the washing of water with the word, so that he might present her to himself as glorious, without stain or wrinkle or any such thing, but holy and without fault (Ephesians 5:25–27).

Analysis

There is a sense in which the church is to be understood as the kingdom of God in all of its glory: the civilization of God in history. But there is another sense in which it is a covenantal institution that is bound by an oath before God and men. I am speaking of the church in this sense in this chapter.

The focus of Paul's declaration is clearly corporate. Christ died for the church, which is called His bride. He also died for individuals who are members of the church. "For God so loved the world, that he gave his one and only Son, that whoever believes in him will not perish but have eternal life" (John 3:16). "For while we were still weak, at the right time Christ died for the ungodly. For one will hardly die for a righteous man. That is, perhaps someone would dare to die for a good person. But God proves his own love toward us, because while we were still sinners, Christ died for us" (Romans 5:6–8). So, He died for individuals and collectives. The supreme collective, covenantally speaking, is the institutional church. This is because it extends into eternity. The family does not. There will be no marriage. "For in the resurrection they neither marry nor are given in marriage. Instead, they are like angels in heaven" (Matthew 22:30). The state does not. There will be no sin. So, there will be no negative sanctions.

Then I saw a new heaven and a new earth, for the first heaven and the first earth had passed away, and the sea was no more. I saw

the holy city, new Jerusalem, that came down out of heaven from God, prepared like a bride adorned for her husband. I heard a great voice from the throne saying, "Look! The dwelling place of God is with human beings, and he will live with them. They will be his people, and God himself will be with them and he will be their God. He will wipe away every tear from their eyes, and there will be no more death, or grieving, or crying, or pain. The former things have passed away (Revelation 21:1–4).

As the bride of Christ, the church is the center of God's concern. He does not disinherit the church. On the contrary, the church is God's heir in history. It is central to Christ's kingdom.

For as in Adam all die, so also in Christ all will be made alive. But each in his own order: Christ, who is the firstfruits, and then those who belong to Christ will be made alive at his coming. Then will be the end, when Christ will hand over the kingdom to God the Father. This is when he will abolish all rule and all authority and power. For he must reign until he has put all his enemies under his feet. The last enemy to be destroyed is death (I Corinthians 15:22–26).

The church has replaced Israel as God's bride. Paul called the church "the Israel of God" (Galatians 6:16). As the replacement of Israel, whom God divorced for unfaithfulness in A.D. 70, the church will be progressively dressed in finery. The Old Testament passage on this is Ezekiel 16. Here, God describes Israel as an abandoned infant whom He picked up and nurtured. Then the metaphor shifts from infant to bride.

I dressed you in embroidered clothes and placed leather sandals on your feet. I wrapped you with fine linen and covered you with silk. Next I adorned you with jewelry, and I put bracelets on your hands, and a chain around your neck. I put a nose ring in your nostrils and earrings in your ears, and a beautiful crown on your head. So you were adorned with gold and silver, and you were dressed in fine linen, silk, and embroidered clothes; you ate fine flour, honey, and oil, and you were very beautiful, and you be-

came a queen. Your fame went out among the nations because of your beauty, for it was perfect in the majesty that I had given to you—this is the Lord's declaration (vv. 10–14).

The imagery is that of great wealth, not impoverishment. *God does not robe the church in rags*. Everything about the church suggests wealth. This is important for Christians to understand. The church begins small and poor, just as Israel did. But it will not stay small and poor. Neither will its members. Christians are supposed to have great optimism about the long-term economic success of the church as the kingdom of God, which includes the institutional church. They are not to view God's favor in history as manifested in poverty. Jesus was clear about this. His church is not to live on scraps.

Then Jesus went away from there and withdrew toward the regions of the cities of Tyre and Sidon. Behold, a Canaanite woman came out from that region. She shouted out and said, "Have mercy on me, Lord, Son of David! My daughter is severely demonpossessed." But Jesus answered her not a word. His disciples came and begged him, saying, "Send her away, for she is shouting after us." But Jesus answered and said, "I was not sent to anyone except to the lost sheep of the house of Israel." But she came and bowed down before him, saying, "Lord, help me." He answered and said, "It is not right to take the children's bread and throw it to the little dogs." She said, "Yes, Lord, but even the little dogs eat some of the crumbs that fall from their masters' tables." Then Jesus answered and said to her, "Woman, great is your faith; let it be done for you just as you wish." At that hour her daughter was healed (Matthew 15:21–28).

The context of this passage was not a theological debate over spiritual scraps. The context was physical health. Nevertheless, the woman understood the basic theology of the kingdom of God. She knew who was under the table: not Jesus and His disciples. Sadly, there has been a great temptation from the days of the early church for theologians to make the argument that the church is under the table of covenant-breakers, and will remain so throughout history. This is a reversal of what Jesus taught and the woman

publicly acknowledged, and which she publicly acknowledged inside the borders of her nation. This is the only time recorded in the New Testament that Jesus journeyed outside of Israel. Furthermore, this is the only incident recorded from that journey. It should be clear that Jesus went out of His way geographically in order to make this point. The same incident is recorded in Mark 7:24–30.

Modern economic growth began in Great Britain and English-speaking North America (Canada and the newly formed United States) sometime around 1800. Never before had per capita economic growth above 2% per year lasted for two centuries. Economic historians debate about what caused this transformation, but no one argues that it began anywhere else or in any other time period. It was the same culture. It was an explicitly Protestant culture. The rest of Western Europe imitated the technological and institutional lead of these nations. Within a century, the West had been completely transformed. During the next century, most of the rest of the world was economically transformed. There is now a worldwide civilization. It is marked by the multitouch smartphone, introduced by Apple in 2007. No technology in history had ever spread as rapidly and as widely: one decade.

A. Providence

1. *Theology*

God owns everything. Obviously, He owns the church. This is another way of saying that He has legal claims on the church as a corporate entity, but He also has legal claims on the members of the church. Very early in church history, followers of Christ were called Christians (Acts 11:26). His name is on them. His name is on the church as a corporate entity. It is explicitly the Christian church.

The church extends into eternity. The family does not. The state does not. The church possesses greater continuity than any other institution. Revelation 21:1 speaks of the new heaven and new earth. It describes eternity. The church's future is sure. It is therefore providential in a way that no other institution is or ever will be.

The supreme purpose of the individual in history is this: "But seek first his kingdom and his righteousness and all these things will be given to you" (Matthew 6:33). What is the supreme purpose of the institutional church? The Great Commission. "Jesus came to them and spoke to them and said, 'All authority has been given to me in heaven and on earth. Go therefore

and make disciples of all the nations. Baptize them into the name of the Father, of the Son, and of the Holy Spirit. Teach them to obey all the things that I have commanded you. See, I am with you always, even to the end of the age” (Matthew 28:18–20). This task was not given to any other institution. It is unique to the church.

A disciple is under discipline. I shall discuss this at greater length in Section D. Here, I say only that the covenantal mark of a Christian is being under the discipline of a local church. A God-assigned task of each disciple is to persuade others to submit to Christ’s discipline. This task is called *evangelism*: sharing the good news of Christ’s deliverance. Churches should train members in the techniques of sharing this message with others. The element of discipleship is intrinsic to the church. It means being under someone’s authority.

2. Implementation

The primary responsibility for training members to become effective disciples is the church’s responsibility. Families are responsible for teaching individual responsibility regarding the dominion covenant in general. Families teach the basics of the faith, as the Old Testament’s example of Pass-over indicates (Exodus 12:26–27). But, with respect to recruiting outsiders into the local church by bringing them the message of salvation, the church must specialize. Its leaders must present to members the case for the Great Commission. Then they must structure the local church’s weekly activities in terms of its program of evangelism. The techniques vary from culture to culture, but the strategy stays the same through the generations. It rests on verbal communications. “So faith comes from hearing, and hearing by the word of Christ” (Romans 10:17). Initially, a church may be little more than a Bible study conducted by the head of a family. It may be small and interactive. But as churches grow and mature, they adopt the model of pastors and laymen. The pastor preaches. Members invite friends to attend church.

There is a weekly meeting. “Let us not stop meeting together, as some have done. Instead, encourage one another more and more, and all the more as you see the day coming closer” (Hebrews 10:25). This historically has involved singing. “And do not get drunk with wine, for that leads to reckless behavior. Instead, be filled with the Holy Spirit, speaking to each other in psalms and hymns and spiritual songs, singing and making melody to the Lord with all your heart, always giving thanks for everything, in the name

of our Lord Jesus Christ to God the Father, submitting yourselves to one another in reverence for Christ" (Ephesians 5:18–21). This was the disciples' practice, begun no later than the Last Supper. "When they had sung a hymn, they went out to the Mount of Olives" (Matthew 26:30). There are baptisms at the weekly meeting; sacraments. There is the corporate practice of Holy Communion, also known as the Lord's Supper. "For when you come together, it is not the Lord's Supper that you eat. When you eat, each one eats his own food before the others have their meal. One is hungry, and another becomes drunk. Do you not have houses to eat and to drink in? Do you despise the church of God and humiliate those who have nothing? What should I say to you? Should I praise you? I will not praise you for this!" (I Corinthians 11:20–22).

This is why regular attendance is important for the individual's development of Christian maturity. It is a public proclamation of one's membership in the bride of Christ. It identifies a person as part of a larger covenantal community. This testifies to the person's rejection of spiritual and institutional autonomy.

B. Service

1. *Theology*

God delegates ownership. Ownership always involves responsibilities. Church members have responsibilities. So do church officers. When God calls a person into His church, He calls that person to a life of service. There is no escape from this system of mutual service. It is covenantal. "Above all things, have fervent love for one another, for love covers a multitude of sins. Be hospitable to one another without complaining. As each one of you has received a gift, use it to serve one another, faithfully administering God's grace in its various forms" (I Peter 4:8–10).

Modern churches usually own buildings. Churches are visibly represented by buildings. The buildings usually have architecture that identifies them as churches. Church buildings serve the needs of members. Members serve the needs of buildings. Real estate expenses are high in most urban areas. Members must have sufficient income in order to fund the construction of a church building and then maintain it.

Ownership extends beyond physical property. The institutional church is in charge of the sacraments. A local church establishes criteria for membership. It baptizes new converts to the faith. This baptism establishes legal

claims. Churches decide who gets access to which sacraments. The sacraments are judicial marks of the church covenant. They identify church members. They identify who has legal access to specific sacraments. The church has a hierarchical government to make this decision and to enforce it. It has the right of excommunication. This is a judicial act. Once again, point four of the covenant, which has to do with judicial standing, is closely related to point two, which is related to hierarchy. Point two is always a matter of hierarchy. It is always a matter of judicial representation: "in the name of." In economics, it is also a matter of economic stewardship: "on behalf of."

The church acts in the name of God. Within the church, the person with authorization from the congregation to preach the word authoritatively acts as God's spokesman. This is an ordained office: point four. Point two and point four are always linked. They are specifically linked by law: point three of the covenant.

Economically, the individual church member owes a tithe to the church. So does a family. This is because Christ held the office of high priest after the order of Melchizedek. "But Melchizedek, whose descent was not traced from them, received tithes from Abraham, and blessed him, the one who had the promises" (Hebrews 7:6). This right to the tithe is not based on the Mosaic priesthood, which was collected by the Levites as their inheritance, since they inherited no rural land (Numbers 18:21). It is based on Melchizedek's priesthood.

For when the priesthood is changed, the law must also be changed. For the one about whom these things are said belongs to another tribe, from which no one has ever served at the altar. Now clearly, it is from Judah that our Lord was born, a tribe that Moses never mentioned concerning priests. What we say is clearer yet if another priest arises in the likeness of Melchizedek. It was not based on the law of fleshly descent that he became a priest, but instead was based on the power of an everlasting life. For scripture witnesses about him: "You are a priest forever after the manner of Melchizedek" (Hebrews 7:12–17).

Not paying the tithe is stealing from God.

From the days of your fathers you have turned aside from my or-

dinances and have not kept them. Return to me, and I will return to you," says the Lord of hosts. "But you say, 'How will we return?' Would a person rob God? Yet you are robbing me. But you say, 'How have we robbed you?' In tithes and offerings. You are cursed with a curse, for you are robbing me, the whole nation. Bring the full tithe into the storehouse, so that there may be food in my house, and test me now in this," says the Lord of hosts, "if I do not open to you the windows of heaven and pour out a blessing on you, until there is no more room for it all. I will speak against those who destroy your crops, so that they do not destroy the harvest of your land. Your vines in the fields will not lose their fruit," says the Lord of hosts. "All the nations will call you blessed, for you will be a land of delight," says the Lord of hosts (Malachi 3:7–12).

There are sanctions attached to the tithe: positive and negative. These are corporate. They are not simply individual or family-based. "All the nations will call you blessed, for you will be a land of delight."

Giving above the tithe is optional. This is taught in the story of Ananias and Sapphira, who sold a piece of land, withheld a portion of the money, but told the church leaders that what they had donated was the complete sales price. For this, God struck them both dead. Peter delivered this judgment against Ananias:

But Peter said, "Ananias, why has Satan filled your heart to lie to the Holy Spirit and to keep back part of the price of the land? While it remained unsold, did it not remain your own, and after it was sold, was it not in your control? How is it that you thought of this thing in your heart? You have not lied to men, but to God." Hearing these words, Ananias fell down and breathed his last, and great fear came upon all who heard it (Acts 5:3–5).

A pastor occupies a position of authority. He is therefore entitled to payment from the congregation. "Let the elders who rule well be considered worthy of double honor, especially those who work with the word and in teaching. For the scripture says, 'You shall not put a muzzle on an ox while it treads the grain' and 'The laborer is worthy of his wages'" (I Timothy 5:17–18).

There is a division of labor within a congregation larger than a few families. Deacons are appointed or elected to administer that portion of the congregation's money that is designated for the poor. They operate under the authority of the elders. This relieves the elders from this responsibility (Acts 6:1–5).

All of this has to do with budgeting: time and money. The elders must decide how the tithes and donations must be spent. This is the stewardship function. The members have placed this responsibility in the hands of the elders. This is why screening for the office of elder involves this criterion: no greed for money. "He must not be addicted to wine, not a brawler, but instead, gentle, peaceful. He must not be a lover of money" (I Timothy 3:3). The same applies to a candidate for deacon. "Deacons, likewise, should be dignified, not doubletalkers. They should not drink too much wine or be greedy" (v. 8).

A man who wants to exercise authority in the church must qualify morally. He must also have experience leading his family. The family is the primary screening institution. Elder: "He should manage his own household well, and his children should obey him with all respect. For if a man does not know how to manage his own household, how will he care for a church of God?" (I Timothy 3:4–5). Deacon: "Deacons must be husbands of one wife. They must manage well their children and household. For those who have served well acquire for themselves a good standing and great confidence in the faith that is in Christ Jesus" (vv. 12–13). The screening process begins with performance as the head of a household.

Serving as a deacon is an ideal training ground for serving as an elder, but few denominations are structured this way. Preachers gain their offices by effective preaching. Other denominations require years of formal schooling.

2. Implementation

If you do not tithe, you must begin to re-structure your budget. You must learn to control your expenditures. The discipline involved in doing this will help you discipline your finances in other areas of your life. You must develop a financial plan. Planning is associated with point two of the covenant. Then you must stick to your plan.

If you are eligible to serve as a deacon, this is a high calling. The same is doubly true of an elder.

An elder is an activist. He must make decisions about which programs of evangelism to pursue. He must persuade his bishop if he is under one. He

must persuade voting members of his congregation in Protestant churches. He must lead by example. You may decide that you do not want to be an activist who holds church office. But you may take other responsibilities, such as teaching Sunday school or administering charitable programs under the authority of the deacons. The larger the church, the more tasks that the leaders must assign to volunteers. There is a greater division of labor in a large church. There is greater need for specialization. The most famous Sunday school teacher in the United States is Jimmy Carter. He served as President of the United States from 1977 to 1981. He is still teaching in 2019. He lives in a small town in rural Georgia. Busloads of tourists come to hear him. He is 95 years old. He does this out of a sense of obligation. He and his wife also help to build homes for the poor. He hammers nails and performs other forms of manual labor. He is not doing this to gain influence. He possessed more influence four decades earlier than any man on earth. He controlled the use of America's nuclear weapons. He is there to volunteer, hoping that others will imitate him.

C. Leasehold

1. *Theology*

God prohibits theft. The church must be protected from invaders, just as the tree of the knowledge of good and evil had to be protected. Jesus warned: "Beware of false prophets, who come to you in sheep's clothing but are truly ravenous wolves" (Matthew 7:15). For the church, the primary form of theft is theft of the church's confession of faith. When churches depart from the Bible as the authoritative word of God, this indicates that the thieves have entered the sanctuary. They are beginning to change the content of the faith. This process of theft extends to every aspect of the church: liturgy, discipline, authority, and evangelism in general. False shepherds begin to lead the sheep astray. These false shepherds are paid by the tithes and offerings of the members. The theft process is surreptitious. Most members do not notice. Most members are not alert to theological subtleties. Those who are tend to transfer their membership to other churches when they recognize that the theology of the pastor has begun to change. This leaves the most vulnerable members at the mercy of the thieves. Ultimately, this theft places the eternal salvation of the members at risk. They may abandon the confession of faith that leads to salvation. Even if they don't, newcomers will, and many of the children will. Then the children depart from the faith.

They leave the church. They return to the world. This undermines Christian inheritance. The wealth of the just is laid up for the wicked. This is a reversal of the biblical pattern.

The primary forms of physical property owned by churches today are church buildings. They are places of worship. They are also meeting places for activities other than worship. We speak of “going to church.” We usually mean a building set aside for worship. Most Christians know that the church is an assembly of the faithful bound by a covenant oath and a separate judicial system.

The church is a covenantal institution. Its God-given task is not to accumulate property. Under the Mosaic law, there was a tabernacle, which became the temple in Jerusalem. No other buildings are mentioned. The synagogue system may have developed in David’s day. There is this reference: “They set your sanctuary on fire; they desecrated where you live, knocking it to the ground. They said in their hearts, ‘We will destroy them all.’ They burned up all of your meeting places in the land” (Psalm 74:8). But there are no other comparable references in the Old Testament. Scholars think that synagogues were being built in the second century before Christ. These buildings were meeting places. When the Jews came together for worship, they had buildings. This was a decentralized form of public worship. These buildings had to be financed. We do not know how the members raised sufficient funds to buy land and build meeting houses.

The New Testament does not mention separate church buildings that were used exclusively for worship. Members met in homes of members (Acts 12:12). These were homes large enough to hold a congregation. The congregations must have been small. Not many members could afford large homes. Not until the mid-200’s are there references to separate buildings owned by churches. Thus, there is no biblical theology of property ownership by congregations. We can draw conclusions from passages about money management by church officers, mainly Acts 5 (Ananias and Sapphira) and Acts 6 (the creation of the diaconate). Officers owed oath-bound allegiance to God. Members accepted this leadership. This was economic stewardship.

In addition to buildings for worship services, the wealth of a church prior to the introduction of movable metal type in Western Europe in the mid-1400’s was manifested in manuscripts of biblical books. These were expensive to copy. They had to be protected from the Roman authorities prior

to the Emperor Constantine, who came into power around 324 A.D. The manuscripts were portable and easily concealed.

2. Implementation

The cost of real estate is a major barrier to the creation of new congregations. Land is expensive in urban areas. Building construction costs are high, although new computerized techniques offer hope that this expense will fall. But if it does, it is likely that prices of suitable land will increase. People are bidding for this land. They estimate what they can afford in terms of total expense: land and construction.

A business can stay open for business six days a week or even seven. It can afford to purchase real estate, since its income will support the expense. A church may have as few as one or two worship services a week, a midweek prayer meeting, and Sunday school meetings. The facility generates no income during the week unless it runs a profitable day care or rents space to one. Members must donate money to make the real estate purchase and then maintain the facility. Small churches cannot afford to bid against businesses. The auction process favors businesses.

If there is ever a large-scale revival in an urban area, churches will have to offer several worship services on Sunday. Congregations will not be able to afford to build churches fast enough to house services. Alternatively, churches could establish Internet-based satellite churches in people's homes. This is a modified house church model. Digital communications make these house churches technologically possible. No one has to pay to construct a building for meetings.

D. Entrepreneurship

1. Theology

God evaluates performance. Church members must become entrepreneurs. They must forecast the results of policies set by the church. They must count the cost (Luke 14:28–30). Church elders must do the same. This is the task of entrepreneurs. They deal with uncertainty.

At some point, God will assess the performance of a particular congregation or denomination. If he rates its performance as substandard, He will either abandon it or else He will raise up men to reform it. The supreme passage in the New Testament that deals with God's judgment of specific churches is Revelation 1–3. Peter wrote: "For it is time for judgment to begin with the

household of God. If it begins with us, what will be the outcome for those who do not obey God's gospel?" (I Peter 4:17). The judges are the elders. They act in the name of God. They bring sanctions, both positive and negative. Point two of the covenant, hierarchy, is always connected to point four.

The elders are to use the Bible as the standard of judgment. "All scripture has been inspired by God. It is profitable for doctrine, for conviction, for correction, and for training in righteousness. This is so that the man of God may be competent, equipped for every good work" (II Timothy 3:16–17). There must be self-judgment, but there is also need for external judgment by men who are well-grounded in Scripture. It is their task to apply the timeless truths of Scripture to specific conditions.

There should be more than one elder. "Where there is no wise direction, a nation falls, but victory comes by consulting many advisors" (Proverbs 11:14). The same is true of any institution. "Iron sharpens iron; in the same way, a man sharpens his friend" (Proverbs 27:17). This is true inside the church.

There are required ways for settling disputes.

If your brother sins against you, go and tell him his fault, between you and him alone. If he listens to you, you will have gained your brother. But if he does not listen to you, take one or two others along with you, so that by the mouth of two or three witnesses every word might be verified. And if he refuses to listen to them, tell the matter to the church. If he also refuses to listen to the church, let him be to you as a Gentile and a tax collector (Matthew 18:15–17).

When one of you has a dispute with another, does he dare to go to the civil court before an unbelieving judge, rather than before the saints? Do you not know that the believers will judge the world? If then, you will judge the world, are you not able to settle matters of little importance? Do you not know that we will judge the angels? How much more, then, can we judge matters of this life? If then you have to make judgments that pertain to daily life, why do you lay such cases as these before those who have no standing in the church? I say this to your shame. Is there no one among you wise enough to settle a dispute between brothers? But

as it stands, one believer goes to court against another believer, and that case is placed before a judge who is an unbeliever! (I Corinthians 6:1–6).

Screening must be based on ethics, but also on practical conduct.

This saying is trustworthy: If someone desires to be an overseer, he desires a good work. Therefore the overseer must be without reproach. He must be a husband of one wife. He must be moderate, sensible, orderly, and hospitable. He must be able to teach. He must not be addicted to wine, not a brawler, but instead, gentle, peaceful. He must not be a lover of money. He should manage his own household well, and his children should obey him with all respect. For if a man does not know how to manage his own household, how will he care for a church of God? (I Timothy 3:1–5)

This means that church members should know about the pastoral candidate's behavior. He must not be a troublemaker. He should be an experienced manager of his household.

2. Implementation

You may be thinking about taking on more responsibility in your congregation. This is a worthy goal. You must prepare yourself for this task. This takes a great deal of study. "Do your best to present yourself to God as one approved, a worker who has no reason to be ashamed, who accurately teaches the word of truth" (II Timothy 2:15). Exercising church authority is a major undertaking. It may not pay any salary. The benefits are indirect.

You should consider areas of service in the church that will build your reputation as an honest, reliable person. There are always tasks that need to be done. Most people do not seek leadership positions. They do not like the responsibility that necessarily accompanies leadership. This opens up lower-level positions.

Serving as a deacon is good training for the eldership. Here, you will see how much money comes in and also how it is spent. This will provide an overview of the church's commitment to charity, as well as the elders' wisdom. If there are problems in the church, they will be reflected in the budget. So will the strengths.

If you are confident about your family's finances, service in the church will let you test your ability to handle responsibility. *The family screens men's performance outside the family.* Wives have some understanding of the strengths and weaknesses of their husbands. Prospective leaders should discuss this personal leadership strategy with their wives. Wives must be ready to take on new responsibilities. They will be subjected to greater scrutiny by other members. Some wives prefer to avoid this.

If you want to teach, attend Sunday school classes taught by the best teachers in your church. Observe how they do this. Assess what works and why. It also would be wise to join Toastmasters International. This low-cost membership organization teaches people how to speak well in public.

Before attempting any major changes, you must have some sense of the understanding of local church members. If you plan to become an activist, be aware of the limits on change within your church. People do not like being pushed to make changes in their thinking. New ideas always involve uncertainty. They involve a break with the past. Jesus said to count the cost before making major decisions.

“For which of you who desires to build a tower does not first sit down and count the cost to calculate if he has what he needs to complete it? Otherwise, when he has laid a foundation and is not able to finish, all who see it will begin to mock him, saying, ‘This man began to build and was not able to finish.’ Or what king, as he goes to encounter another king in war, will not sit down first and take advice about whether he is able with ten thousand men to fight the other king who comes against him with twenty thousand men? If not, while the other army is still far away, he sends a delegation and asks for conditions of peace” (Luke 14:28–32).

The more you demonstrate concern for young people in the church or the poor in the community, the more plausible your recommended innovations will be. Most people respond favorably to selfless sacrifice on behalf of the weak.

E. Compounding

1. Theology

God mandates growth. This applies to the operations of institutional

churches. This is not primarily a matter of physical property. It has to do with the preaching of the gospel and the expansion of the church in general. It means, most of all, building the kingdom of God in history. This is the Great Commission (Matthew 28:18–20).

The expansion of the number of members in a local congregation is one aspect of inheritance. But inheritance goes far beyond the increase in membership rolls. *The most important heritage is the congregation's confession of faith.* This is how it distinguishes itself from other congregations. This sets it apart. Thus, Paul wrote to Timothy: "As I urged you to do when I was leaving for Macedonia, remain in Ephesus so that you can command certain people not to teach a different doctrine" (I Timothy 1:3). He wrote this to the church at Galatia:

I am amazed that you are turning away so quickly from him who called you by the grace of Christ. I am amazed that you are turning to a different gospel. This is not to say that there is another gospel, but there are some men who cause you trouble and want to change the gospel of Christ. But even if we or an angel from heaven should proclaim to you a gospel other than the one we proclaimed to you, let him be cursed. As we have said before, so now I say again, "If someone proclaims to you a gospel other than the one you received, let him be cursed" (Galatians 1:6–9).

We read this in Jude: "Beloved, while I was making every effort to write to you about our common salvation, I had to write to you to exhort you to struggle earnestly for the faith that was entrusted once for all to the holy people" (v. 3). The more systematic the teaching programs are, the more important this inheritance will be. The more detailed the official creedal statement, the more difficult its to reform a church. Consider this. The form of government defines a church. Any attempt to change this will be resisted. And this: the mode of baptism is central to worship. This is tied to a specific theology.

Another factor is liturgy, which includes music. People become attached to familiar music. Any attempt to substitute a different style of music will be perceived by the congregation as a major innovation. Congregations rarely abandon familiar musical styles. Styles of worship also include the shape and material of the podium, as well as the kinds of musical instru-

ments. Members who would not perceive alterations in theology will recognize changes in liturgy. They will generally be suspicious of such innovations. They recognize intuitively that there is a connection between confessions of faith and liturgical traditions. This connection may seem to be superficial, but it rarely is. When a pastor begins to pressure the congregation to change its liturgical style, he has probably gone through some kind of theological transformation. Leaders in the church should recognize this, and they should begin to inquire into the pastor's motivations.

If a congregation owns real estate, it leaves an inheritance to successive generations of members. The building and its location are identified with the congregation. Members become committed to a physical location. They are willing to move to a larger building, but this will involve a transfer of loyalty to the new location.

2. Implementation

In most cases, a layman or a deacon cannot persuade the elders or higher officers, such as bishops, to make major changes in a church. This layman is easily isolated by the church's leaders. He is not in a position to mobilize a majority of members. This is why members who are dissatisfied with some aspect of a church generally transfer their membership to a church that is closer to what they want. It is easier to do this than to reform an existing church. The emotional price is lower. This is why there is continuity in most congregations most of the time.

Laymen are rarely committed to comprehensive reform of a church. The pastor has a strong voice in church affairs. Pastors do not want to jeopardize the stability of the church and the stability of their income. A pastor's preferences usually outweigh the preferences of a layman. The pastor has the weight of tradition on his side.

There may be resistance by laymen to innovations by the pastor or other elders. This reduces the number and the magnitude of theological or liturgical reforms. In these cases, laymen who donate a lot of money can sometimes successfully resist an innovation imposed from the top. But this is rare. If the pastor is part of a hierarchical denomination, and the bishops favor the innovation, laymen can delay the innovation, but they probably cannot reverse it.

This means that an activist who is not an ordained minister will have only marginal success in a major reform project. If he is a pastor of a non-

hierarchical independent church, and he is the church planter, or he was hired to lead a shrinking congregation ready for change, he has considerable latitude. But his innovation is unlikely to extend beyond his congregation.

Conclusion

The institutional church is covenantal. Membership is based on a formal public oath and by oath signs: baptism and the Lord's Supper. There are sanctions, both positive and negative, associated with this oath and oath signs.

Paul's first epistle to Timothy makes it clear that there is a screening system required for high church office. The system is based on leadership by the candidate in his family. There are other criteria, such as not being greedy and being temperate. But the family is the institutional screening device for both elders and deacons.

Because of the importance of elders, including bishops, in the church hierarchy, it is almost impossible for a layman to reform a local congregation. In a hierarchical church, it is even more difficult. Rulership in the church is based on a top-down system. Therefore, in order to be an effective activist, you will have to be ordained to serve as a pastor. You might be able to have influence as a deacon, but only if the local church authorizes the diaconate to launch multiple programs for helping the poor and the weak. If you are a member in a diaconate that has done this, you could have influence by posting videos and workbooks online, which would show other churches how to create similar programs.

Volunteering is the key to exercising influence before you are elected to the diaconate, or before you are elected as an elder. There are many ways of volunteering in a local congregation. Most people do not want the responsibilities associated with leadership. So, there are always opportunities for service in local congregations. People can teach Sunday school classes. They can be involved in various forms of caregiving to the poor or elderly. This is an effective way of building your reputation in a congregation. Helping the poor or the weak gains respect from most members.

5

STATE

So Samuel told all the words of the Lord to the people who were asking for a king. He said, "This will be the practice of the king who will reign over you. He will take your sons and appoint them to his chariots and to be his horsemen, and to run before his chariots. He will appoint for himself captains of thousands and captains of fifties. He will make some plow his ground, some reap his harvest, and some make his weapons of war and the equipment for his chariots. He will also take your daughters to be perfumers, cooks, and bakers. He will take the very best of your fields, your vineyards, and your olive orchards, and give them to his servants. He will take a tenth of your grain and of your vineyards and give to his officers and his servants. He will take your male servants and your female servants and the best of your young men and your donkeys; he will put them all to work for him. He will take the tenth of your flocks, and you will be his slaves. Then on that day you will cry out because of your king whom you have chosen for yourselves; but the Lord will not answer you on that day" (1 Samuel 8:10–18).

Analysis

More than any other document that survives from the ancient world, the Old Testament is hostile toward centralized civil government. In no section of Bible is this opposition to centralized power more obvious than this passage.

In order to understand it, we must know something about the historical setting. There was no king in Israel until Samuel anointed Saul. For four centuries, Israel had been ruled by local civil magistrates and by judges who had been called by God to exercise judgment whenever local civil rulers refused to enforce biblical law. The most famous of these judges was Samson. The last of the judges was Samuel. Moses announced the rules to the generation of the conquest. He was the last survivor of the exodus genera-

tion. He was presenting a testament to the younger generation. This is why the Book of Deuteronomy is the book of the inheritance. "You must make judges and officers within all your city gates that the Lord your God is giving you; they will be taken from each of your tribes, and they must judge the people with righteous judgment. You must not take justice away by force; you must not show partiality nor take a bribe, for a bribe blinds the eyes of the wise and perverts the words of the righteous. You must follow after justice, after justice alone, so that you may live and inherit the land that the Lord your God is giving you" (Deuteronomy 16:18–20).

The Mosaic law did allow kingship, but it did not mandate the office. The law placed restrictions on the king.

When you have come to the land that the Lord your God gives you, and when you take possession of it and begin to live in it, and then you say, 'I will set a king over myself, like all the nations that are round about me,' then you must surely set as king over yourself someone whom the Lord your God will choose. You must set as king over yourself someone from among your brothers. You may not put a foreigner, who is not your brother, over yourself. But he must not multiply horses for himself, nor cause the people to return to Egypt so that he may multiply horses, for the Lord had said to you, 'You will never return that way again.' He must not take many wives for himself, so that his heart does not turn away. He must not accumulate large amounts of silver and gold.

When he sits on the throne of his kingdom, he must write for himself in a scroll a copy of this law, from the law that is before the priests, who are Levites. The scroll must be with him, and he must read in it all the days of his life, so that he may learn to honor the Lord his God, so as to keep all the words of this law and these statutes, to observe them. He must do this so that his heart is not lifted up above his brothers, and so that he does not turn away from the commandments, to the right hand or to the left; for the purpose that he may prolong his days in his kingdom, he and his children, among Israel (Deuteronomy 17:14–20).

In Samuel's day, the people of Israel finally succumbed to the lure of kingship. They wanted a king because the nations around them had kings. God told Samuel to warn the people against this. "The Lord said to Samuel, 'Obey the voice of the people in everything they say to you; for they have not rejected you, but they have rejected me from being king over them. They are acting now the same as they did since the day I brought them out of Egypt, forsaking me, and serving other gods, and so they are also doing to you. Now listen to them; but warn them solemnly and let them know the way the king will rule over them'" (I Samuel 8:7–9). God made it clear that this was an act of rebellion against Him and His sovereignty. This is the background of Samuel's warning.

Samuel wanted to get their attention. So, he focused on increased taxation. He was well aware of the fact that most people understand money far better than they understand political philosophy. People want to keep their money. They understand private property. But, so committed were the Israelites to centralizing political power that they ignored Samuel's warning. They decided that high taxation did not matter. They were determined to have a king over them. They preferred this to the negative sanction of a 10% income tax. They rejected decentralization. They never got it back. They saw that other nations had more powerful armies, and they wanted power for Israel. They could only get this by creating a centralized state. They preferred an expansion of national military power even at the cost of reduced per capita wealth.

I have made a detailed study of biblical laws relating to economics. I discovered that there is no passage in Scripture that lays down a requirement regarding the proper form of taxation. A few expositors have argued that the rare wartime payment by soldiers (Exodus 31:12) to the temple of half a shekel (v. 13) was an annual civil tax. It was not. The temple was not the civil government. There is a body of law regarding the tithe. It limits to 10% the moral claim of the institutional church on the income of church members. In this passage, we learn that there is a limitation on what the central government should collect: less than 10%. *For a civil government to take as much as 10% of the net income of citizens and residents is a mark of tyranny, as defined by the Bible.* This was Samuel's warning to the Israelites. It was a warning not to authorize the central government to take as great a percentage of the people's income as they owed to God through the tithe.

Joseph in Egypt imposed a 20% tax on behalf the Pharaoh (Genesis 47:26). There was a theological reason for this. The Egyptians believed that the Pharaoh was the divine-human link between time and eternity. Joseph imposed a punishment on the people of Egypt that was consistent with their declaration of faith in the divinity of their king. In no sense does Joseph's imposition of a negative sanction on the Egyptians legitimize a level of taxation twice that of what Samuel said constituted rebellion against God. A tax even half of that imposed by Joseph is tyrannical, according to God.

Modern Christians do not take seriously the warning given by Samuel to the people of Israel. In this respect, they are very much like the people of Israel in Samuel's day. Actually, they are worse. They would regard a central government that taxed them at a flat rate of 10% as a tax haven, a place of political freedom.

The unified nation of Israel had four domestic kings: Saul, David, Solomon, and Rehoboam. Rehoboam took the advice of younger men and imposed high taxes. This led to a rebellion against his kingship by Jeroboam. Israel was split into two nations: the northern kingdom and the southern kingdom (I Kings 12). The southern kingdom only had two tribes: Judah and Benjamin. Never again did Israel have a Hebrew king for the entire nation. Israel was ruled by a series of empires: Babylonian, Medo-Persian, Greek, and Roman.

During Jesus' ministry, Jewish leaders attempted to lure Him into a trap. They wanted to persuade Him to make a statement regarding the legitimacy or illegitimacy of taxes imposed by the Roman Empire. If He said that He favored the taxes, He would lose standing with many rebellious Jews. On the other hand, if He said that the taxes were illegitimate, He would get into trouble with the Roman authorities. They thought they had Him trapped. They did not.

Then they sent some of the Pharisees and the Herodians to him to trap him with words. When they came, they said to him, "Teacher, we know that you care for no one's opinion, and you do not show partiality between people. You truly teach the way of God. Is it lawful to pay taxes to Caesar or not? Should we pay or not?" But Jesus knew their hypocrisy and said to them, "Why do you test me? Bring me a denarius so I can look at it." They brought one to Jesus. He said to them, "Whose likeness and inscription is

this?' They said, "Caesar's." Jesus said, "Give to Caesar the things that are Caesar's, and to God the things that are God's." They marveled at him (Mark 13:13–17).

The fact that Jesus asked to see a denarius was significant. First, the denarius was specifically a tribute coin. Residents of the Roman Empire used it to pay their taxes. Second, the fact that Jesus' tempters had such a coin indicated that they used this coin, a coin specifically used for paying taxes, in commerce.

Jesus' theoretical point on Roman taxation was clear. The state, as represented by Caesar, issued its own coinage. It was the property of the state. This currency was used for commerce. The wealth of individuals within the empire was dependent on the peace provided by Roman military forces. The coins had economic functions in trade as well as a taxation function. *Jesus here affirmed the legitimacy of civil government in general and Rome's government specifically.* In practice, so did His critics. By using the coins in commerce, they were acknowledging that they were under the authority of Rome judicially, and also that they were beneficiaries of the enormous free-trade zone that Rome provided.

In A.D. 66, the Jewish rebellion began. For the next four years, it spread throughout the nation. In A.D. 70, the Roman army under Titus crushed the rebellion. The army took the city of Jerusalem and burned the temple. Many Jews were then scattered abroad by Rome's government. Then in 132 through 135, the Jews revolted again. This was Bar Kochba's revolt. The Jews were defeated, and far more of them were forcibly scattered throughout the Roman Empire. This is known as the diaspora or great dispersion. Only in 1948 did the nation of Israel reappear in history.

Taxation is the mark of civil government. There is no civil government apart from taxation. The greater the level of taxation by any unit of civil government, the more powerful that unit of civil government will become. This was why Samuel was told by God to warn the Israelites against the imposition of the king. Heavy taxation would follow.

A. Providence

1. Theology

God owns everything. God owns the creation because He created it. The creation established His original ownership. God has legal claims on the

collective entity known as the state, but He also has legal claims on citizens of every state. God is the Creator. He has absolute sovereignty over His creation. God's sovereignty is point one of the biblical covenant model.

God established the state to deal with sinful mankind after the fall. This is why civil government is an inescapable concept. It is never a question of state vs. no state. It is always a question of which kind of state. Let me give you an argument for why civil government is an inescapable concept. This argument is based on economics. There is a division of labor in life. People specialize in certain kinds of skills. They become more efficient than non-specialists. One of the skills that a few men specialize in is coercion. This begins with a bully. He terrorizes weaker people around him. He attracts other bullies. There will be competition among the bullies as to which one is senior bully. The next stage of the division of labor is the gang. The gang imposes coercion on nonmembers. It also imposes coercion on members who violate the rules of the gang. The gang terrorizes a large number of people. Then there is competition among gangs. Eventually, a warlord will emerge from this competition. This is a military regime. The warlord then becomes the equivalent of a king. In order to reduce the power of the warlord, common people begin to organize against him. But to do this takes power, money, and organization. It takes a new system of rules. These rules are more predictable than the army's rules. They may be less coercive. They may be subject to a veto by citizens. But in either scenario, warlord or citizens' resistance, a state is inescapable. If you should ever hear an anarchist declare that there can be a stateless society, ask him how his theory deals with the gang/warlord issue. Ask him to suggest a book on this. There is no such book.

God begins with purpose. The purpose of civil government is to bring negative sanctions against certain forms of public evil. "For rulers are not a terror to good deeds, but to evil deeds. Do you desire to be unafraid of the one in authority? Do what is good, and you will receive his approval. For he is a servant of God to you for good. But if you do what is evil, be afraid; for he does not carry the sword for no reason. For he is a servant of God, an avenger for wrath on the one who does evil" (Romans 13:3–4). The state is necessary in order to honor God and His law. It is also required to provide public safety. Crime makes people less safe. The threat of negative sanctions raises the cost of committing crime. The risk of being caught, prosecuted, convicted, and punished rises. A central economic law is this: *when costs rise, less is demanded*. This fact undergirds biblical civil law: "Then those

who remain will hear and fear, and will from then on commit no longer any such evil among you” (Deuteronomy 19:20).

Another purpose of civil government is to protect the nation from invasion by a foreign state. This is a defensive purpose. It is legitimate. God has ordained civil rulers in specific jurisdictions. He has enabled previous rulers to create a system of law. Not only are citizens not allowed to overthrow the existing government by violence, foreign leaders are not allowed to overthrow the existing government. National borders are protected by God: boundaries. This is why the civil government has the right to act on behalf of God by defending the judicial integrity of the national borders. The defense of the realm against foreign invasion is probably the most widely accepted function of centralized civil government. Citizens of any nation cease arguing with each other about ideology when the nation is invaded. They join together in a common defense. The national government has little difficulty in mobilizing the public to defend the nation. God told the Israelites that He would see to it that no nation invaded Israel when the people of Israel journeyed to the city of the tabernacle and later the temple during the required national festivals. “Three times a year all your men must appear before the Lord, the God of Israel. For I will drive out nations before you and expand your borders. No one will desire to have your land as their own when you go up to appear before the Lord your God three times in a year” (Exodus 34:23–24). Whenever God’s holy army could not defend the land because the men were obeying God by attending the mandatory festivals, the land would remain safe from invasion. In those cases, God would act on their behalf.

The Bible teaches that the state is legitimate (Romans 13:1–7). Biblical law places judicial restraints on the state (boundaries: point three), but it mandates the state. This means that politics is legitimate. There is no theologically valid reason for Christians to refrain from voting, or serving on juries, or in other ways participating in the political process. If they gain lawful authority as magistrates or judges, they should use it to restore the state to its Bible-specified limits. The traditional phrase, “politics is dirty,” is used to justify non-participation in politics. This is a misuse of the phrase. The phrase applies to every area of life in which sin operates. The solution is not withdrawal from politics. The solution is cleaning up politics.

As I shall explain in greater detail in section D, all men have a general calling to participate in politics. This is an implication of the dominion cov-

enant. Politics reflects God's sovereignty as Creator. Men are made in His image. Christians have a special calling. They are to exercise dominion in politics. They should have self-confidence in this participation. Why? Because civil government has a God-given purpose: the suppression of specified public sins.

2. Implementation

First, you must affirm the legitimacy of civil government in general. Second, you must deny the legitimacy of armed revolution. This is not the same as denying the right of local civil magistrates to resist by force of arms the abolition of local rights and traditional privileges by the central government. But you must deny as biblically illegitimate all calls for armed resistance by men who have not been elected to office, which means men without any political sanction (point four of the covenant) by the citizens. This means that you must be willing to exercise great patience in a tyrannical society if you choose to remain there geographically. This patience must rest on a covenantal understanding of God's sovereignty in history. A psalmist wrote this.

Do not be irritated because of evildoers; do not be envious of those who act unrighteously. For they will soon dry up as the grass and wither as the green plants. Trust in the Lord and do what is good; settle in the land and graze in faithfulness. Then delight yourself in the Lord, and he will give you the desires of your heart.

Give your ways to the Lord; trust in him, and he will act on your behalf. He will display your justice like the daylight and your innocence like the day at noon. Be still before the Lord and wait patiently for him. Do not be angry if someone succeeds in what he does, or when he makes evil plots. Do not be angry and frustrated. Do not worry. This only makes trouble.

Evildoers will be cut off, but those who wait for the Lord will inherit the land. In a little while the evil man will disappear; you will look at his place, but he will be gone. But the meek will inherit the land and will delight in great prosperity (Psalm 37:1–11).

This is difficult to believe. Nevertheless, you must believe it. Therefore, you must put up with civic leaders who are without good judgment or even tyrannical. This takes a vision of victory. You must adopt the covenantal strategy of dominion through service (point two).

B. Service

1. Theology

God delegates ownership. In the context of the civil covenant, this means political office. God delegates authority to civil magistrates. They serve God by serving the state. Some men want this authority. God grants them temporary authority. They serve at His pleasure and also the pleasure of the people. They possess the trappings of power, but these can be removed from them at any time. “As for you, profane and wicked ruler of Israel, whose day of punishment has come, and whose time of committing iniquity has ended, the Lord the Lord says this to you: Remove the turban and take off the crown! Things will no longer be the same! Exalt the lowly and humble the exalted! A ruin! A ruin! I will make it a ruin! It will not be restored until the one comes who is assigned to execute judgment” (Ezekiel 21:25–27).

In the days of the Hebrew kings, a priest or a prophet anointed the king. God through a priest or a prophet chose the king. The king was to be a servant of God. He was also to be a servant of the people. Speaking of God, the psalmist said: “He chose David, his servant, and took him from the sheepfolds. He took him from following the ewes with their young, and he brought him to be shepherd of Jacob, his people, and of Israel, his heritage. David shepherded them with the integrity of his heart, and he guided them with the skill of his hands” (Psalm 78:70–72).

God shares authority with magistrates. This is ownership in the broadest sense. It involves such things as legal tradition, the concept of civil justice, and above all in civil matters, covenantal legitimacy. Without legitimacy, which is imputed originally by God but is also imputed by those living under the jurisdiction of a specific civil government, there will be little self-government. This lack of self-government undermines the operations of the government. It becomes increasingly difficult, meaning increasingly expensive, for rulers to gain compliance with their laws.

Civil government is an institution established by God. It possesses economic assets. Therefore, it is obligated to act on behalf of God. Far more

important, its assigned task is to provide justice in its courts. It therefore is obligated to act in God's name.

Most civil governments have not publicly acted in God's name. But whether or not there is a formal acknowledgment of the civil covenant as a covenant under the God of the Bible, that is what it really is. God holds magistrates and judges accountable in eternity for the authority they exercise as agents of the state. This is why John the Baptist did not send away the agents of the state who came to him asking advice as to what they should do in their official capacities.

Tax collectors also came to be baptized, and they said to him, "Teacher, what must we do?" He said to them, "Do not collect more money than you have been ordered to collect." Some soldiers also asked him, saying, "What about us? What must we do?" He said to them, "Do not take money from anyone by force, and do not accuse anyone falsely. Be content with your wages" (Luke 3:12–14).

The prophet Isaiah was adamant in his accusations against civil rulers. "Wash, cleanse yourselves; remove the evil of your deeds from my sight; stop being evil; learn to do good; seek justice, make straight the oppression, give justice to the fatherless, defend the widow" (Isaiah 1:16–17). He became specific.

Your princes are rebels and companions of thieves; everyone loves bribes and runs after payoffs. They do not defend the fatherless, nor does the widow's legal plea come before them. Therefore this is the declaration of the Lord the Lord of hosts, the Mighty One of Israel: "Woe to them! I will take vengeance against my adversaries, and avenge myself against my enemies; I will turn my hand against you, refine away your dross as with lye, and take away all your dross. I will restore your judges as at the first, and your counselors as at the beginning; after that you will be called the city of righteousness, a faithful town." Zion will be redeemed by justice, and her repentant ones by righteousness (Isaiah 1:23–27).

This was a matter of *judicial representation*: point two of the covenant. The judges were to speak in God's name. They were required by God to use biblical standards in deciding guilt or innocence. They were misusing their positions of authority. They sought after bribes. This was a violation of biblical law. "Never take a bribe, for a bribe blinds those who see, and perverts honest people's words" (Exodus 23:8). Isaiah was bringing a *covenant lawsuit* against the civil rulers of Judah. We know it was a covenantal lawsuit because there were sanctions attached to it. These sanctions were both negative and positive. They were both individual and corporate. God would bring vengeance against the rulers and the nation. Then He would restore them. Point four of the covenant, sanctions, is always associated with point two: representation. This applies to civil government.

Under the Mosaic law, when the lifeless body of a presumed victim of violence was found in an open field, there were liturgical requirements associated with civil government. If the rulers and judges could not determine who had killed this individual, they had to offer a sacrifice to placate the wrath of God.

All the elders of the city that is the nearest to the killed man must wash their hands over the heifer whose neck was broken in the valley; and they must answer to the case and say, 'Our hands have not shed this blood, neither have our eyes seen it. Forgive, Lord, your people Israel, whom you have redeemed, and do not put guilt for innocent bloodshed in the midst of your people Israel.' Then the bloodshed will be forgiven them. In this way you will put away the innocent blood from your midst, when you do what is right in the eyes of the Lord (Deuteronomy 21:6–9).

Civil rulers in Israel were responsible for making certain that a formal sacrifice was carried out by the priests. They represented God judicially, and under the Mosaic Covenant, this representation mandated blood sacrifices in certain cases.

2. Implementation

You have an obligation to accept God's calling as a citizen. You hold this office by His decree and also by the political traditions associated with democracy. Democracy is acknowledged as ethically binding by societies all

over the world, even when it is undermined by political manipulation at the top. It is the basis of modern political legitimacy. *Without widespread legitimacy, all civil government reverts to tyranny.* This is because without self-government, self-government does not function to support the civil government. The central government must then spend too much money to exert authority. It must find ways to control people's actions by fear rather than voluntary cooperation. The less that self-government works to produce obedience, the more that the state must substitute power for authority.

Two comments are in order. First, this political calling from God does not mean that you should become a professional politician. But it does mean that you must do your part in restoring biblical limits to the state. You must have self-confidence regarding your efforts in this task. That is because citizenship is a God-assigned task. You should not regard all politics as peripheral to the Christian life in general or your life in particular.

Second, this calling does not mean that you should focus your concern on national politics. On the contrary, you should focus your concern on local politics. You should work to gain skills in local politics. The payoff here is higher than in regional or national politics. One reason for this higher payoff is that most people pay little attention to local politics. Therefore, the time, money, and effort that you put into local politics will have greater effects than in regional or national politics. You have more influence locally than regionally or nationally. You therefore have greater responsibility locally. With influence comes responsibility (Luke 12:47–48).

Do you have self-confidence regarding your knowledge of local politics? If not, begin to remedy this lack of information and lack of understanding (judgment). Start learning the names of local politicians. What do they believe? Find out about council meetings. Attend a few of these meetings. Find out how things work. This is where you should gain political experience. This does not mean that you should remain ignorant of national politics, but it does mean that you are far more likely to have long-run influence locally than nationally. Your opinions will count for more.

C. Leasehold

1. Theology

God prohibits theft. Theft is a major violation of God's law. It also has a series of negative consequences. This is why every civil government is re-

quired by God to protect private property. The commandment against theft lays down the law: "You must not steal from anyone" (Exodus 20:15). The state is to establish a system of restitution to the victim. A convicted criminal is required to pay restitution to his victims. "A thief must make restitution. If he has nothing, then he must be sold for his theft. If the stolen animal is found alive in his possession, whether it is an ox, a donkey, or a sheep, he must pay back double" (Exodus 22:3b–4). A person who bought a destitute thief to be a slave had to pay the purchase price to the victim on behalf of the thief. He settled the debt of the thief to the victim. The thief now owed him service.

The victim of the theft received back his stolen animal, and he also received a penalty payment comparable to the value of the stolen animal. *This general principle of double restitution applies to all forms of theft.* If there were not a penalty payment, a thief might take a calculated risk. If he was successful in the theft, he would benefit from the value of the stolen goods. On the other hand, if he was caught and convicted by the civil government, he would lose no more than the value of the stolen goods. He would be no worse off economically than he was before the theft. This would subsidize theft by cutting the biblical penalty in half. Biblical law does not sanction laws by which sinners get subsidized by the state.

Biblical law places limitations on the power of the state to extract wealth from a convicted criminal. The penalty payment is directly related to the value of the stolen goods. He pays double restitution to the victim, but *he pays no fine to the state.* He does not owe money to the state on this false slogan: "He must pay his debt to society." He does not owe society anything. He owes his victim. Without a system of fines, the state's officials are not tempted to extract wealth from the criminal. A fine would defraud the victim. This is a biblical principle: *victim's rights*. This principle of law governs all biblical jurisprudence. The ultimate victim of any crime is God. But because property owners act on God's behalf economically as His stewards, biblical law protects them from theft. Such a legal system is conventionally described as defending property rights, but it is in fact a system that defends victim's rights.

The system goes beyond the protection of property against theft. It also protects property against losses inflicted accidentally by non-owners. "If a man grazes his livestock in a field or vineyard and lets his animal loose, and it grazes in another man's field, he must make restitution from the best of

his own field and from the best of his own vineyard. If a fire breaks out and spreads in thorns so that stacked grain, or standing grain, or a field is consumed, the one who started the fire must surely make restitution" (Exodus 22:5–6). In this case, because the damage was not inflicted deliberately, the penalty is the restoration of the value of the damaged goods. There is no additional penalty payment involved. By implication, though not by an explicit biblical law, someone who inflicts damage deliberately on somebody else's property would be required to make a penalty payment equal to the value of the restored goods. The same logic applies here that applies to the thief. A person seeking revenge by damaging someone by destroying his property is not subsidized by biblical law. This person would not be tempted to imagine that, if he was tried and convicted, his victim would receive back only the value of the destroyed or damaged goods. The victim should be better off. Why? Because he suffered the original sense of loss, and there was also some risk that the perpetrator would not be discovered and convicted. He deserves compensation.

An individual who takes property without authorization by the owner is called a thief. He may threaten violence in order to extract this wealth, as in the case of a robber. He may use stealth, as in the case of a burglar. It does not matter which technique he uses to enrich himself; he is still a thief.

This biblical principle of jurisprudence applies also to a group of thieves who band together and gain the support of officials in civil government. They are not allowed to use the power of the state to enrich themselves by transferring ownership of property owned by others to themselves without authorization of the property owners. Nevertheless, throughout history, we find that politically powerful groups gain the support of government officials who use the power of the state to redistribute wealth from property owners to nonowners. Sometimes these people are civil magistrates. More often, they are individuals or members of groups that gain influence with civil magistrates through direct bribery or indirect bribery in the form of votes. These groups are more politically influential than rival groups, and therefore they are able to use the power of the state to enrich their members. In modern politics, this form of civil government is called a welfare state. It offers increases in wealth to specific groups of people at the expense of other groups whose members experience a decrease in wealth. In such societies, property owners remain fearful that they will lose ownership of their property because of the political success of special-interest groups

that gain the support of the civil government. This threat encourages property owners to organize politically to thwart the political programs of rivals. Competition for wealth moves steadily from service in a competitive free market to political skills associated with organized voting blocs. The auction process of the free market is steadily replaced by the auction process associated with gaining the support of state officials. The free market's principle of success is this: high bid wins. The welfare state's principle of success is this: "to the victor belong the spoils."

2. Implementation

The first step in replacing the welfare state is to accept the legitimacy and continuing authority of biblical law. This involves studying economic cause and effect. It requires you to have some understanding of how economic theory describes the results of the intervention of the state into voluntary transactions, meaning the free market social order. Once you understand the biblical basis of the private property social order, and once you understand the negative effects of state intervention into this order, you will be prepared to begin to educate other people about these issues. The biblical educational process begins with self-education.

The second step is to adopt a fundamental moral principle: *you must not actively seek to gain state intervention into the voluntary affairs of the market that harm no third parties or that are not immoral, as defined by the Bible*. This is especially true in cases where you know that you personally or members of your social or economic class will gain benefits at the expense of others. In other words, you must dedicate yourself to avoiding any promotion of any program based on *theft through politics*. Self-education extends to self-government.

Third, you must take steps to educate others in what you know about biblical economic ethics and economic cause-and-effect. You must become a teacher. Self-education is necessary to developing the kingdom of God in history in the area of economics, but it is not sufficient. You must carry this message to others. "Do your best to present yourself to God as one approved, a worker who has no reason to be ashamed, who accurately teaches the word of truth" (II Timothy 2:15).

Fourth, you must become active in some local service organization. *Biblical success begins with service*. You must demonstrate your commitment to others by means of active participation. In doing this, you will gain

respect over time in whatever organization you choose to join. You will make personal contacts. People will pay attention to what you say because they respect what they have seen you do. If you are an employee with the company, then you must perform at an above-average level. You must gain respect of fellow employees, and also gain respect of those in authority over you and those over whom you exercise authority. This *respect based on performance* is crucial to gaining long-term influence over those around you. I discuss this strategy in Chapter 8.

Fifth, you must begin to study the principles of civil government in your country. This begins with local government. If you decide that it is your calling before God to become politically active, then you must understand the principles of civic participation in your community. You must understand something about your rights and responsibilities in your community. You must also become active at some low level in your local community political organization. You would be wise at some point to begin to attend meetings of at least one local government body. Find out who these leaders are, what they say, and how they vote. Observe, take notes, type them up, and review them. Take home handouts of any materials that are made available to members of the audience. Become a familiar face to the members of the organization. Almost nobody does this. This takes hours of work, and it is all volunteer labor. In doing this, you will gain a unique understanding of how this branch of government operates. It could be the city council. It could be the school board. After perhaps three years of this thankless hard work, you will become one of the best-informed non-elected citizens in your community. If you can recruit someone else to participate in this information gathering activity, so much the better.

You may want to develop a website devoted to reporting on this organization. Probably no one else in your community does this. Initially, you should limit the site to reporting on what goes on. You should upload copies of all materials that have been handed out by the organization. Your website can become a clearinghouse of information on what the local branch of government is doing. Your site can be used by people in the media to monitor what is going on. You will gain the reputation of being a well-informed citizen. It would be wise not to take political stances on these issues early in the process. *You are involved in a long-term program of self-education.* But, at some point, you can use this information to mobilize support by a special-interest group that is committed to rolling back laws,

policies, and programs that are inconsistent with fundamental biblical principles of civil government.

This is a process of gaining political maturity. It is a long-term process. It is mostly volunteer work. Not many people will do it, which means that those people who do will gain unique influence in the community. They will become experts.

Local politics is mostly dull work. There is no immediate political or personal payoff. This is why almost nobody does it. In the United States, such work is known as “paying your dues.” In whatever field you wish to gain influence, you must pay your dues. You must go out of your way to master the principles of the field, the facts of the field, and the ways in which they are related. This is the basis of our understanding cause and effect. Without this understanding, we are flying blind.

D. Entrepreneurship

1. Theology

God evaluates performance. Magistrates must look into the future in order to assess the likely outcomes of any new law or any court decision. This is the entrepreneurial function: forecasting, making plans, and implementing these plans. Long chains of reasoning are difficult to follow. Sometimes, people’s logic is faulty. Unanticipated facts can disrupt the best-laid plans. Causes do not always produce their expected effects. This phenomenon is sometimes called the law of unintended consequences.

Performance is always evaluated in terms of a set of standards, which is point three of the biblical covenant. With respect to civil government, this means law. With respect to explicitly biblical civil government, this means biblical law. This means all of the Mosaic laws that have not been annulled by the New Testament. God evaluates the performance of civil rulers, both individually and corporately. He does not exonerate citizens in general and church leaders specifically from the grievous sins of civil rulers. To the extent that those under the authority of civil rulers have authority over them through active covenantal renewal, such as voting, they become responsible for the sins of omission and commission of the rulers (Leviticus 4). This is why voting is an obligation before God to develop an understanding of biblical law and also how to apply these laws to specific circumstances, especially legislative and judicial. The biblical archetype of this was a requirement that the laws of God read before the assembled people every seventh

year (Deuteronomy 31:9–13). The people were supposed to know the limits of the state. This is why Mosaic civil laws, which we find in Exodus 20–23, had to be read publicly. Even though most people could not read, they were still responsible for implementing the law whenever and wherever they had lawful jurisdiction.

The primary function of civil government is to identify and then enforce justice. God has assigned to civil government the task of enforcing His Bible-revealed civil laws. The courts are to honor this fundamental biblical principle of justice: *equality before the law*. This principle is best articulated in this law in Leviticus: “Do not cause judgment to be false. You must not show favoritism to someone because he is poor, and you must not show favoritism to someone because he is important. Instead, judge your neighbor righteously” (19:15).

This law is violated by all forms of wealth redistribution, other than the laws of restitution. Restitution restores the lost wealth of the victim of theft, plus an equal penalty payment. In contrast, the welfare state uses the power of civil government to redistribute wealth from economically successful people to less successful people, with government agencies as intermediaries. *This is the politics of plunder*. It makes thieves out of citizens who vote for politicians who pass laws that empower government agencies to redistribute wealth. This outlook rests on an assumption: God’s distribution of wealth by means of the free market’s auction process, as well as inheritance, has failed. The state must therefore intervene in order to counteract the effects of the free market’s competitive auction process. The law and the courts supposedly must favor the poorer man in his quest to gain legal control over part of the wealth of others. The law and the courts supposedly must treat the rich man and the poor man differently. This is exactly what Leviticus 19:15 prohibits.

In a democratic civil government, voting is the way that citizens bring covenantal sanctions against elected rulers. They vote for incumbents or for their opponents. This is *covenant renewal* in the civil covenant. Because biblical civil government does not authorize the use of the ballot box to elect politicians who promise to use the state’s power to redistribute wealth, covenantally faithful Christian voters must limit their use of their voting rights to restrict the misuse of civil government. Politics should be limited to vetoing evil policies and passing laws consistent with biblical law and biblical ethics. Politics should not attempt to capture the govern-

ment to benefit a special-interest group that wants to use the same laws to redistribute wealth in a different way. The biblical goal is the *elimination* of such government agencies, not their capture and subsequent reform by Christians or anybody else.

Non-Christian politics favors the expansion of the state. Laws are seldom repealed. They accumulate. In addition, government agencies add layers of rules and regulations to existing statutes. As these laws accumulate, economic productivity slows. These laws and regulations disrupt the market order. They lead to periodic economic crises. Then, in order to cure the crises caused by previous laws, politicians and bureaucrats add even more laws and regulations. This can be described as a vicious circle. Only rarely in history have governments rolled back laws and regulations. This took place in Great Britain from about 1845 to 1875. But then the expansion began again. Similar reversals took place in China after the reforms of Premier Deng in 1979, and also in Russia after the fall of the Soviet Union on December 25, 1991.

2. Implementation

When most voters favor the existing political order, there is almost nothing that an individual citizen can do to change this in any significant way. It can be changed in the aftermath of violent revolutions, but these usually centralize power even further. Therefore, most political change that is meaningful comes from a change in ideas. This can speed up during economic crises, but usually economic crises, like revolutions, lead to an increase in the power of the state.

This is why politics is generally futile as a means of transforming society. The change must come as a result of a widespread change in people's thinking. Therefore, if you can change people's opinions regarding the illegitimacy of the welfare state, this is an important political strategy. To teach people who favor state intervention into the economy that such intervention is opposed by the Bible, you must have considerable skills as a teacher. You cannot change the minds of many people. Christians usually regard political reformers with suspicion. They also usually oppose cutting back any existing welfare state programs. They especially resist when these programs benefit them individually.

The best strategy is to limit the expansion of the existing state. Limit taxation. Limit government debt. If the free market economy continues to grow, but the state and its apparatus do not grow at a comparable rate, the effect is

to make the intervention of the state less oppressive. More and more people benefit from the expansion of liberty than benefit from the expansion of the state. *This strategy makes politics mostly defensive.* Occasionally, a bad law can be repealed, but this is exceedingly rare. Whatever you can do to persuade people to resist any further expansion of the state is positive.

At some point, modern welfare states will go bankrupt. They cannot continue to expand. They have promised too many benefits to too many voters. They have not set aside productive capital to support these long-run wealth-redistribution programs, especially in the area of free or subsidized medical services and government-funded retirement programs. *An important task of Christian economics is to show in advance why these programs will go bankrupt.* The primary reason they will go bankrupt is because they are inherently immoral. They involve theft through political power. When they do go bankrupt, Christians who understand Christian economics will be in a position to explain why the political cause of the bankruptcy was a violation of the principle of equality before the law. At that point, some citizens may listen to a call to fight any further expansion of the state.

E. Compounding

1. Theology

God mandates growth. In the realm of civil government, this does not mean the growth of civil power, or the expansion of property owned by the state, or the expansion of geographical jurisdiction. It means rather the growth in knowledge of God's civil law, as well as growth of wisdom in applying this law to specific cases. Nothing in the Bible favors the creation of a messianic state. It mandates the opposite. The modern messianic state is constantly seeking to expand its power and jurisdiction, including geographical jurisdiction. This is the basis of wars and rumors of wars.

In the realm of civil government, peace is achieved by long-term judicial continuity. There is peaceful judicial succession. The primary means of this continuity in the modern world is through voting. A democratic society more easily and more predictably avoids revolution. Voting is an affirmation of the importance of continuity. It allows succession. Every generation dies off. It must be replaced. *Peaceful continuity is the great inheritance provided by civil government.*

There is continuity of politics. There is continuity of the court system. There is continuity of the military establishment. Each generation is sup-

posed to leave a legacy of greater understanding and greater justice to the next generation. This process is sometimes called progressive sanctification with respect to individual ethics. But the same process applies to every institution. *Progress in civil government is above all progress in justice.* There is supposed to be progress as covenant-keepers learn more about the application of biblical law and biblical ethics in their lives and also their institutions. “The Lord gives strength to his people; the Lord blesses his people with peace” (Psalm 29:11). The goal of foreign policy should be peace. The goal of domestic policy should be peace.

People need legal predictability. In order to make long-run plans, they need to know that their property and their lives will predictably be defended by civil authorities. Biblical law provides God’s framework for this predictability. So do institutions built in terms of biblical law. Biblical law is grounded in the unchanging moral character of God. People want predictability, but if the legal order is constantly changing, they cannot achieve this goal. *Civil rulers must be predictable in terms of the enforcement of God’s Bible-revealed law.*

Ethical continuity in individual lives is supposed to produce ethical continuity in institutions. This includes civil government. Over time, the positive sanctions that God brings to those who are faithful covenant-keepers increases their inheritance. Unlike individuals, families, and churches, this process of inheritance is not supposed to lead to an ever-expanding state. It is not to build up the military. Speaking of the king, Moses said that “he must not multiply horses for himself” (Deuteronomy 17:16a). The same was true of silver and gold (v. 17).

2. Implementation

You should become more familiar with the political structure in your community. You should also become familiar with the more important bureaucratic agencies that carry out policies of local government. This is extremely difficult work. It is best suited for somebody trained in civil law: a lawyer. But lawyers have very valuable time. They tend to prefer to be elected to local office rather than remaining in the background. This is why lawyers dominate politics in the West.

The average citizen does not have the legal training or the time to master the details of local government. You probably do not have this time. Therefore, you must concentrate on doing what you can to teach people

about biblical principles of civil government. If you have the opportunity to get involved in perhaps one specialized area of local civil government where your input can make a difference, then you should do so. You should work with others in such an effort. This involves getting involved with the activities of a special-interest group. But the group's primary political goal should be to roll back laws that violate biblical principles. The goal should not be to extend anti-biblical laws just for the sake of continuity. The goal is continuity of biblical law, not continuity of civil law in general.

If you move from city to city, you will never be able to develop these skills or these personal contacts. Instead of constantly moving, you may choose to commit yourself to a lifetime of patient effort in reforming certain aspects of your local government. There must be continuity in your life geographically. It takes years of study and effort to begin to transform local government. If you can work with elected politicians, this is good. If you can get better politicians elected, this is good. The goal is constant reformation coupled with stability. The goal is not armed revolution. Armed revolutions always centralize political power.

Conclusion

It is far more difficult to have influence in civil government than it is in the other covenantal institutions. Only a handful of people want to specialize in civil government. Very few people are content to concentrate their lifetime efforts to master local government. Local politicians may be willing to do this, but successful ones usually want to move up to regional politics. They are not content to stay in the local community for a lifetime, slowly and painstakingly working to bring local politics into conformity with biblical principles.

Only highly dedicated individuals are capable of making fundamental changes for the better in civil government. It takes a specialized calling from God for someone to do this. Most people do not have such a calling. Therefore, in terms of extending the kingdom of God, the payoff from concentrating your efforts on individual self-government, family government, and church government will be much higher personally. You will be able to see the results more easily. You will be able to benefit from the changes you make. Politics is a specialized calling for a handful of people. *This is why my slogan is "politics fourth."* I am speaking of fourth in terms of the average person's commitment to covenantal reform and improvement. For almost all people, it is wiser to invest time and money in a family-owned business,

their career opportunities, personal education, local volunteer activities, and personal self-improvement than it is to concentrate on politics, government, and bureaucratic reform.

CONCLUSION TO PART 1

Jesus came to them and spoke to them and said, “All authority has been given to me in heaven and on earth. Go therefore and make disciples of all the nations. Baptize them into the name of the Father, of the Son, and of the Holy Spirit. Teach them to obey all the things that I have commanded you. See, I am with you always, even to the end of the age” (Matthew 28:18–20).

This book is a call to Christian action. Every Christian is supposed to be an activist. He is to do this on behalf of God. This is an aspect of economic stewardship. He is also to do it in the name of God, which is an aspect of trusteeship. Trusteeship is primarily judicial.

To understand our obligations as economic stewards and trustees, we must understand the biblical covenant. This is a five-part covenant: God, man, law, sanctions, and time. I have discussed this in detail in my book, *Unconditional Surrender: God’s Program for Victory* (2010). I got the idea from the book by Ray Sutton, *That You May Prosper: Dominion By Covenant* (1987). (<http://bit.ly/rstymp>)

With respect to economic theory, the basic structure of the covenant is this: God’s ownership, man’s stewardship, property, judgment, and inheritance. In this book, I have categorized the covenantal economic structure in terms of God’s program for economic redemption: providence, service, leasehold, entrepreneurship, and compounding. The theocentric economic principles of these five categories are these.

Providence: God owns everything

Service: God delegates ownership

Leasehold: God prohibits theft

Entrepreneurship: God evaluates performance

Compounding: God mandates growth

These rules apply to everyone. God established His covenant with mankind. It defines humanity. There is no escape from these requirements. God evaluates every person's performance day by day, and He declares final judgment at the end of time. The model for this is the first day of creation. God declared His own work good at the end of each day's work, with only the exception of the second day. There are standards of performance. God imputes success or failure in terms of these standards. As creatures made in the image of God, we are to think God's thoughts after him. We must also impute success or failure in terms of God's Bible-revealed standards.

All government begins with self-government under God's laws. This is the governing principle of the individual covenant. In this sense, all government is theocentric. The debate throughout history is the nature of the God who is at the center of this inescapable five-point structure. There is no social theory apart from these concepts: sovereignty, authority, law, sanctions, and succession. The debate is over the God who is sovereign. It is this question: "Who's in charge here?"

A fundamental economic concept is this: the division of labor. The division of labor began with creation. The Second Person of the Trinity was the Creator (Colossians 1:15–17). For mankind, the division of labor began in the garden before the fall. Adam needed Eve to help him in his tasks (Genesis 2:18). God made a covenant with both Adam and Eve with respect to joint family responsibilities (Genesis 1:26–28). This is why a Christian activist should marry in terms of his calling. His calling is the most important thing that he can do in life in which he would be most difficult to replace. He needs help with his calling. Fulfilling the dominion covenant is usually a joint responsibility shared by husband and wife. It must be fulfilled personally. Once the marriage is established, it must be fulfilled inside the family. For covenant-keepers, it is also fulfilled in the institutional church. There are also responsibilities associated with civil government.

Because of the division of labor, not everybody is equally qualified and equally skilled to be a servant in each of these areas. There must be specialization. This is inherent in the division of labor. But there is no escape from responsibilities in each of these covenantal areas. In each of these areas, sin still exists. Therefore, in each of these areas, there must be reform in terms of God's standards. There must be Christian activism.

I have discussed a number of aspects of Christian activism. Here are just a few of them.

Our primary purpose is to build the kingdom of God in history.
Cause-and-effect is inherently ethical.
Obedience to God produces success in history.
The world is inherently fair because God is inherently fair.
Stewardship rests on this principle: success through subordination.
Faith in this coherence is the basis of Christian confidence.
Everyone needs a systematic plan for his life.
All reform should begin with self-reform.
Most people have a job and a calling.
Everyone should improve his skills in both job and calling.
One way to do this is to teach.
The ownership of property is a mark of responsibility.
Knowledge is personal and decentralized.
Influence and power flow to those who take responsibility.
Each person has multiple responsibilities in multiple covenants.
The family is the central social institution in history.
It is the first training ground for dominion.
It is the screening agency for leadership in other areas.
The church extends into eternity.
The church is the bride of Christ.
God does not dress his bride in rags.
The purpose of the institutional church is the Great Commission.
The primary inheritance of the church is its confession of faith.
Civil government is mandated by God.
It imposes negative sanctions against public evil.
A civil government is more predictable than rule by gangs.
There are multiple civil authorities.

Mobility improves liberty.

Self-government produces liberty.

Religious neutrality is a myth.

God requires the state is to protect private property.

The politics of plunder is immoral.

The welfare state is the politics of plunder in action.

Politics is fourth, not first.

Christian activism begins with self-government. Self-government alone is insufficient, however. We are members of other covenantal institutions. Most of us are members of families. Christians are supposed to be members of churches. We all live under the jurisdiction of multiple civil governments. Because each of these areas is burdened by the effects of sin, each of them is an area of mandatory reform. This is the implication of the Great Commission. Jesus died for the sins of the world and also for the sins of individuals. Redemption is comprehensive. It is not “souls only” redemption.

Every Christian has a responsibility to become an activist in all four areas of life. But this is just the beginning. In Part 2, I discuss non-covenantal areas of life in which most Christians have definite responsibilities. To be an effective activist in one of these areas of life, a person must become an activist in more than one area.

Once you believe this, you will see how important budgeting your time is. Time is the only irreplaceable resource. Once it is gone, it is gone forever. Wasted time is gone forever. This is one reason why God mandates a weekly day of rest. He understands that there is always a temptation to self-destruct in the lives of people who constantly seek out responsibilities. The day of rest is a way that we declare that we are not sovereign; we are merely servants. There are limits to what we can accomplish. God is responsible for building His kingdom. He invites us to participate in this joint effort, but He does not ask us to self-destruct. Redemption is by grace, not works. Successful reform is by grace, not works. This applies to personal reform; it also applies to institutional reform. We do not save ourselves through work. We do not save our societies by work. Yet work is required. This is why we must establish priorities. We must establish a comprehensive plan for our lives. We must budget our time and our money.

Because Western civilization has adopted the power religion in preference to the Christian religion, reformers see themselves primarily as political reformers. This is because the power religion rests on the doctrine of the omnipotent state. Salvation is seen primarily as political salvation. This outlook is a mistake. Activism is supposed to begin in those areas of our lives in which we have legitimate authority and therefore legitimate responsibility. It starts with self-government. It does not start with political activism. It extends to political activism, but it does not start there.

Part 2

WORK

INTRODUCTION TO PART 2

We must work the works of him who sent me while it is day. Night is coming when no one will be able to work (John 9:4).

Jesus had a tight schedule. He understood just how tight it was. He had work to accomplish in history. He knew that the end of the Old Covenant era was almost upon Israel. He had to prepare His disciples for this transition. They in turn had to prepare their disciples for the New Covenant era. The two covenant eras overlapped in Jesus' day and the apostles' day. This overlap ended with the fall of Jerusalem and the burning of the temple in A.D. 70. For a discussion of this, read David Chilton's book, *The Great Tribulation* (1987). (<http://bit.ly/ChilTrib>)

You and I do not face a transition comparable to this. We therefore are not under comparably tight time schedules. But time waits for no man. Our allotment of days remaining is shrinking, day by day. With each day's passing, there is less time to accomplish our tasks. At some point, working harder and working smarter cannot make up for lost time. There is insufficient time remaining. We must then start wrapping up our legacies in preparation for our personal transition out of history. I assume that I am at that stage. What about you?

You have read Part 1. I went through five areas of your personal covenantal responsibility: dominion covenant, individual covenant, family covenant, church covenant, and civil covenant. If you believe what I wrote, you now have a sense of the magnitude of what it takes to be an effective covenant-keeper. It is a great deal more than what most churches teach their members. The amount of time that you must devote to fulfilling the dominion covenant in your life is large. And remember this: I limited my discussions in Part 1 to economics. There is far more to life than economics.

Part 2 will add to your sense of obligation. This may overwhelm you. There are other areas of responsibility in your life. I cover five of them: calling, job, volunteering, education, and business. Four of the five are manda-

tory for most people. The last one, business, offers an opportunity for great wealth, but also likely losses. Most people are not entrepreneurs or speculators. They will not take advantage of this area of service. But God has selected a calling for everyone, although most people are not self-conscious about God's call. They do not identify it in their lives. A tiny handful of people do not have jobs: the very rich, the mentally deficient, and the retired. But you probably have one. It may be salaried. It may not be. But adults normally have regular assigned tasks they must perform on behalf of others, and for which they are compensated in some way.

To the extent that your calling and your job are not connected to your responsibilities in family, church, or state, these two areas constitute additional opportunities for Christian service. The same is true of volunteering. Opportunities for service are inescapably connected to responsibilities. They are also connected to education, if only self-education. So, you may have four additional areas of service. These eat up more of your time and possibly also money. This means that you must budget your time even more rigorously.

I do not want to overwhelm you. People who are overwhelmed often quit in despair. I am attempting to persuade you to take the other approach: exercise greater self-discipline. You must get in far greater control of your time than you have done in the past. This is not easy. Most people never achieve this. But for those who do, their output increases. Their influence increases. Maybe their wealth increases. Their leadership skills increase.

Why does God require so much of His people? Because there is so much to do. The world is to be redeemed: bought back. The world is big. But God has given us all the time we need. If you doubt this, read David Chilton's book, *Paradise Restored* (1985). (<http://bit.ly/dcpardise>) We must therefore be patient. We must not imitate Adam.

Covenant-keepers are not supposed to coast through life. Jesus did not coast through life. Neither did the apostles. They also did not procrastinate. They worked, for they understood that the covenantal night was coming. For us, that night is long gone. The day of the New Covenant replaced it after the fall of Jerusalem in A.D. 70. But our personal nights are coming, one by one.

You may have lacked a sense of purpose in your life. Because you have read Part 1, this missing sense of purpose may have begun to bother you. If it has, perhaps Part 2 will bother you even more. I recommend the words of

James. "But if any of you needs wisdom, let him ask for it from God, the one who gives generously and without rebuke to all who ask, and he will give it to him. But let him ask in faith, doubting nothing. For anyone who doubts is like a wave in the sea that is driven by the wind and tossed around. For that person must not think that he will receive anything from the Lord. Such a person is doubleminded, unstable in all his ways" (James 1:5–8).

6

CALLING

When forty years were past, an angel appeared to him in the wilderness of Mount Sinai, in a flame of fire in a bush. When Moses saw the fire, he marveled at the sight; and as he approached to look at it, there came a voice of the Lord, saying, 'I am the God of your fathers, the God of Abraham, and of Isaac, and of Jacob.' Moses trembled and did not dare to look. The Lord said to him, 'Take off the sandals from your feet, for the place where you are standing is holy ground. I have certainly seen the suffering of my people who are in Egypt; I have heard their groaning, and I have come down to rescue them; now come, I will send you to Egypt' (Acts 7:30–34).

Analysis

This is Stephen's account of God's call to Moses to represent Him before Pharaoh. Stephen had been appointed by the elders of the church in Jerusalem to be a deacon (Acts 6:5). He had performed his task mightily (v. 8). He was an evangelist. He gained the attention of Jewish leaders. They arrested him and brought him before the Council. The Council did not have the authority to punish him physically. That was an exclusive monopoly of the Roman Empire. But the Council presumably could have excommunicated him, cutting him off from the congregation.

Acts 6 says that false accusers had brought charges against him. They said he opposed worship at the temple. This was not true, and Stephen sought to show why it was not true in his testimony, which is recorded in Acts 7. He offered a survey of the careers of three leaders of Israel: Abraham, Joseph, and Moses. If we read this testimony carefully, we find information about a distinction that I have been writing about since 1981: the difference between a person's job and his calling in life. His job is what enables him to feed himself and his family, to clothe them, and to put a roof over their heads. A calling is different. I define it as follows: *the most important thing that you can do for the kingdom of God in which you would be most difficult to replace.* The

classic example is Jesus' work as a carpenter vs. His work as Redeemer. Similarly, Paul worked as a tentmaker (Acts 18:3), but his work as an apostle who wrote letters to churches helped to establish Western civilization.

Stephen began with the story of Abraham. Actually, it was the story of Abram, who then became Abraham. God renamed him Abraham: "father of nations." Initially, he lived in Ur of the Chaldees. He was clearly successful, as the story in Genesis reveals. He owned sheep. He owned portable wealth. When he was called to leave Ur, his father was still alive. They moved to a new place called Haran. Then, after his father died, they moved to the promised land of Canaan. He owned no land there. It was there that God promised him that his offspring would multiply greatly. Yet he had no children at the time, and he was 75 years old when he left his original home (Genesis 12:4). With respect to a job, he had a great economic career in Ur of the Chaldees. He had no land in Haran, but he had sheep and portable capital: silver and gold (Genesis 13:2). In Canaan, he was given a promise by God, but he was not given any land. "He gave none of it as an inheritance to him, no, not even enough to set a foot on. But he promised—even though Abraham had no child yet—that he would give the land as a possession to him and to his descendants after him" (Acts 7:5). It was there that Abraham fulfilled his calling. He had no calling back home, and he had no calling in Haran. There was a sequence: *from job to calling*.

Next, Stephen gave the story of Joseph in Egypt. We know the story from the Genesis account. He was the designated heir of his father, Jacob. Jacob gave him the famous coat of many colors (Genesis 37:3). This enraged his older brothers (v. 4). They sold him to a traveling caravan (v. 28), which in turn sold him to Potiphar (v. 36). It appeared that his calling was to serve as an heir in Canaan, but then he was forcibly removed from that inheritance. He had a good job initially in Egypt. He ran the business owned by Potiphar. Then Potiphar's wife attempted to seduce him, and he fled (Genesis 39:18). She blamed him. Potiphar put him in prison (v. 20). In prison, he took over the management of the prison (vv. 22–23). He had another job. He also occasionally interpreted dreams. That led him to his calling (Genesis 40). Pharaoh brought him out of prison. He asked him to interpret a dream, which Joseph did. Pharaoh then placed him second in command in Egypt to begin to prepare the nation for the seven years of famine that Joseph derived from the dream (Genesis 41). He later fed his father and his brothers, bringing them into Egypt (Genesis 42–45). He gained back the inheritance that

his brothers had attempted to steal from him. He had a high calling in Egypt as an Egyptian ruler, and he also had back his original calling. He had two jobs in between.

Stephen then related the story of Moses. Moses was removed from his family as an infant. He lost temporarily his calling as an Israelite. He was adopted by the daughter of the Pharaoh. He was raised in her household, and he was trained to rule as an officer in Egypt. "Moses was educated in all the wisdom of the Egyptians, and he was mighty in his words and works" (Acts 7:22). He fled Egypt when he was 40 years old (v. 23). He fled to Midian. There, he was a shepherd for 40 years (v. 30). That was his job. More important, it was preparation for his calling, which was to herd the rebellious sheep of Israel for 40 years in the wilderness. He could not have gained this experience in Egypt. The Egyptians resented shepherders: "for every shepherd is an abomination to the Egyptians" (Genesis 46:34b). That is why the Hebrews resided separately in Goshen. When a successor Pharaoh enslaved the Hebrews, this ended their callings and their jobs as shepherders. Moses did get training as a leader in Egypt, which prepared him for leadership in the wilderness. But in terms of the years spent in training, his job as a shepherd was far more important.

These three stories illustrate a point: *a person's job should prepare him for his calling*. It should not be contradictory to his calling. In the cases of Abraham, Joseph, and Moses, the jobs preceded the major calling of these legendary leaders of Israel. It was different with the apostle Paul. We are told that he earned his living as a tentmaker (Acts 18:3). We are told nothing else about his occupation. Yet we know from the history of the early church that he was influential as an evangelist and as a preacher. We know that he wrote a series of letters. As it turned out, these letters became the historical foundation of what became Christendom, both Western and Eastern. That was his calling. Some of it was done simultaneously with his job. Later, he was a prisoner in a Roman jail. He continued his calling from that location. In neither case was his job contradictory to his calling.

With this as background, you are ready to read an article that I wrote in early 1981. It resulted from a discussion that I had with the man who printed the monthly newsletters published by the Institute for Christian Economics. I wrote it for a bi-monthly newsletter, *Christian Reconstruction*.

* * * * *

A. Calling: General and Special

The Bible teaches us that there is a special calling of God to His people. He calls them to faith in Jesus Christ. This involves a turning away from the evil lifestyle of the past. God calls men to a new way of life. He restores them to full ethical sonship (John 1:12). This is the doctrine of adoption. "Call upon the name of the Lord," is a familiar biblical phrase. Christ said, "No man can come to me, except the Father which hath sent me draw [literally: drag] him: and I will raise him up at the last day" (John 6:44). God calls His people to faith in Christ. This is sometimes called the "effectual call," and it is also referred to as the "special call." It is a call to eternal salvation.

The general calling refers to men in general. Each man is called to subdue the earth to the glory of God (Genesis 1:28). This is a call to labor under the general sovereignty and providence of God. It is man's assignment to exercise dominion. The general calling is a man's vocation ("vocal" or "voice"). A man's vocation is his life's work, a form of service to God, whether he recognizes that he is under God or not.

The general calling took on great significance during the Protestant Reformation. Luther and Calvin stressed that all godly, honest labor is acceptable to God, and that there should be no distinction of an ethical nature between the minister and the farmer. There are functional distinctions, of course, which is why the Bible establishes certain personal requirements for men to serve as church leaders (I Timothy 3), but there is no ethical distinction. No man is more holy in the sight of God because of the kind of job he has.

This doctrine freed men from the psychological burden of feeling inferior because of their work. If a man's labor is acceptable to God, then it pays him to work as well as he can. God honors competence, and grants more competence, to those who humble themselves before Him and who try to improve their performance. A good plumber gains more respect from his work than a lazy preacher. The question relates to diligence, not the kind of work performed.

This is clearly a liberating doctrine. It calls all men to labor hard and honestly. It teaches men that no matter what they do for a living, it is worth doing well. This, in turn, increases economic output, for men strive to work more intelligently and less wastefully. They strive to give a good account of themselves before God, and in doing so, they give a good account of them-

selves before men. This means greater wealth for all members of the market, for everyone is a beneficiary of efficient labor—everyone except those who are inefficient, lazy, or incompetent, who face greater competition than before. They deserve what they get.

The general calling is universal. All men will be held accountable for their work, and they will be rewarded in heaven, or cursed in hell, in terms of their general callings (Luke 12:47–48; I Corinthians 3). This kind of moral obligation to work hard and honestly pressures men to improve their performance. It is a form of self-government, and society does not have to impose direct sanctions on men in order to reap the rewards of self-government. The widespread conversion of men to a form of Christianity that preaches the binding nature of the general calling will produce increased wealth per capita in that society. People work harder, and people work smarter.

B. Which Job?

I have been economically successful so far in my life. Because of my outward, visible success, I am sometimes asked by men, especially younger men, what I think are the rules of financial success in life. Christians who ask me this question sometimes ask me what I think they ought to do for a living.

I have a stock answer. It relates to the biblical doctrine of the calling. It is not a complicated answer, and most Christians see the truth of my advice. The astounding thing in my mind is that they never have heard anything like it before. No pastor has counseled them. No parent has sat down with them to talk to them about these basic rules of thumb for a Christian's occupation. Here they are:

1. Evaluate your capacities accurately.
2. What is the most important job you can perform?
3. What is the most important job you can perform in which few men can replace you?

A man who has even a vague idea of the answers to these three surveys has a good grasp of what he ought to do with his life. It is not easy to conduct such a survey, but it is vital. God calls each man to make this survey.

Capacities: The more you have, the harder the decision. The man with limited capacities except for one skill has a much easier time of it. He knows

what he ought to be doing. But someone who has multiple talents—and this includes most men—has some hard evaluating to do. “What kinds of work appeal to me? What are the ones I do best? What are the ones I would be willing to do for the remainder of my life? What are the ones that I could not stand to do for long. What skills should I seek to improve, if I am given the opportunity?”

You must be rigorously honest here. You should probably consult others: teachers, parents, pastor, employer, and even a professional testing service, if necessary. You must come to grips with yourself. You must also come to grips with other people’s evaluations of you. You will be serving a market, after all. Get used to the idea of having to take seriously other people’s opinions of your talents.

Job importance: If a man can do several things well, he will then have to face the problem of meshing his skills with an occupation. If he can speak five foreign languages fluently, what should he do with his talent? Teach school? At what level? Translate for a multinational corporation? Translate for a government bureaucracy? Do book translations for a publishing company? Join a Wycliffe Bible translating team? There are several possibilities. Salary levels are only one way to make the decision. There are others.

I tell people to use this rule of thumb in making a decision. Try to peer ahead 40 years, or whenever you think you will be too old to work at this job. When you look back at your life, what will you think of your work? Was it God-honoring? Did you leave a large inheritance behind for your children? Did your children grow up with the moral training to handle their inheritance in a godly way? Did you give a lot of money away to charity? Did you give your life away in service rather than money? Was it a good decision when you accepted this calling as your life’s work? If you even try to answer these questions in advance, you are far more likely not to be disappointed when you ask them again in 40 years.

Replaceability: This is something few men consider in advance. They should never stop considering it. It is not enough to select the most important job you can do. You have to ask yourself this question: “If I were to quit, or die, would the job be rapidly filled by someone just as effective as I am, and at the same wage?” If the job is easy to fill rapidly and at the same wage, then the person who now holds it has not distinguished himself by the level of his performance. If a humanist could do a Christian’s job just as well, then there is something wrong with the Christian’s work. If his work is

good, then there is probably some other job that he could do that God wants to have filled by a Christian.

Today, few Christians operate in terms of the doctrine of the calling. They do not think about how important they are, as Christians, in their calling. They do not understand how they should provide unique, exclusively Christian services to their employers. In short, they do not think as Christians.

The job a man does may be important in his own eyes, or in the eyes of others, but if by remaining in what appears to be the most important job, when God could use the same skills to far better advantage in another job, then the employee is wasting his talents. Any man who cannot say that he, as a Christian worker, is not uniquely suited to his job, should consider finding new employment. If he is easily replaceable, then he had better look around and see if there is some other important job available to him in which he would be more difficult to replace.

In short, go where there is not much competition. Go where your presence in the field will elevate that field. Go where you, as a Christian, will generate imitators, even among nonbelievers. Go where you will have an opportunity to train others in their callings. If you are not now in such a position, but you could be, then you are not in the proper calling. Replaceability is one way of testing your place in life. You do not want to be just another cog in a vast, impersonal economic machine.

C. The 40-Hour Work Week

No Christian should work only 40 hours a week unless he is physically impaired in some way. Few men ever get rich or famous working only 40 hours a week. Few people ever become outstanding in their professions working only 40 hours a week. Six days shalt thou labor—and not 7 hours a day, either. Work 9 or 10.

Now, I think that under normal circumstances, salaried people should work no more than 40 hours for an employer. Since so few men will work 60 hours a week, you are giving your time away (selling it too cheaply) if you work for a salary over 40 hours a week. That extra 10 or 20 hours should be invested in church service, or in the establishment of a family business, or in getting a better education, or in community service. I am not speaking of men who work on commission, or junior men in a professional establishment who may be able to become partners if they work hard enough. But a

man who is willing to work 60 hours a week should work at least 20 for himself. Use the salary to feed the family; work the extra 20 to build up a capital base, either for retirement or for launching a family business. I became financially independent by doing just this. I strongly recommend it.

A salaried job is seldom a full calling. It may be a means to a calling. A man may be a skilled craftsman in a field that does not pay well enough to support him full time. He uses his 40-hour a week job to support him in his calling. That is what I do with my economic newsletter, *Remnant Review*. The income from that venture allows me to donate most of my time and energy to the Institute for Christian Economics, from which I receive no salary or other compensation (except psychological). My calling is my Christian economic work. My source of income is my economic newsletter. I distinguish the two jobs.

Only in those rare jobs, such as pastorate, where a man is salaried, yet called upon to give more than 40 hours a week, should such a calling be considered. Even in this case, the man is really giving those extra 20 hours to God. He is not giving them to some employer who is converting that extra labor time into profits for himself or the corporation. No one with good sense works a 60-hour week for someone else, just for the money. There are better ways to make a buck: more productive, more rewarding, and more profitable. Also, more pleasing to God. Never give away to an employer what you should be giving away to God, especially time.

* * * * *

In retrospect, the article that you just read was probably the most significant article for my personal calling that I ever wrote. It has shaped my thinking ever since. I think it is a clear statement of the position that I have been developing ever since. Once again, here is my basic concept of the calling: *it is the most important thing that you can do for God's kingdom in which you would be most difficult to replace*. This is easy to describe, but it is not easy for most people to determine what their calling is.

For a handful of geniuses, their calling is clear. Johann Sebastian Bach was a musical genius. He was not just a genius composer; he was a genius performer on the organ. There was no question in his mind or anybody else's mind that the most important thing he could do was to compose music. He was able to earn money by performing as an organist, but he was primarily a composer. But there are not many people in any generation whose talents

are so overwhelmingly visible, and also overwhelmingly important, that they can understand the importance of their talent from a young age. For those few people who can do this, they can then spend the rest of their lives developing their skills. They can focus on these skills. In other words, they can specialize. This is a great advantage, but it is rare.

D. How I Found My Calling

I was converted to saving faith in Christ in the summer of 1959. I was 17. This was in between my senior year in high school and my freshman year in college. I decided at the age of 18 in the spring of 1960 that I wanted to discover the relationship between what the Bible teaches about economics and what economists teach about economics. I was convinced that such a relationship does exist. But I did not know how I was going to find out. There was almost no guidance on this from Protestant Christians. Politically conservative Roman Catholics appealed to the logic of Thomas Aquinas, not the Bible.

Most economists regard unaided human reason as the criterion of truth, not revelation in the Bible. I rejected this premise, since I trusted the Bible's revelation. When I first decided that I wanted to find correlations between what the Bible says about economics and what economists teach, I knew that I would have to do a great deal of study of the Bible on my own. I also knew I would have to do a great deal of study of economics on my own. I knew that the economic approach taught in my university was not the economic system that I believed is accurate. I came to economic theory by way of what is known as the Austrian School of economics. The most skilled economist in that school of thought was Ludwig von Mises. The most prominent economist was a man tutored by Mises, F. A. Hayek. I knew that I would have to read the works of Mises and Hayek. In June 1960, I bought a copy of Mises' 900-page book, *Human Action* (1949), and Hayek's 570-page book, *The Constitution of Liberty* (1960). I wrote down the date that I bought each book on the inside front cover page. I doubted that any of the economics professors at my university had heard of the first book, and I doubted that any of them had heard of the second book, which had only recently been published. I knew that I would have to teach myself economics. I began to do that in the summer of 1960. I spent my college years studying history in classrooms, and I taught myself theology and economics. I had no guidance. This culminated in the summer of 1963 when I spent three months as a paid intern. I read the basic literature of Austrian economics. R. J. Rushdoony got me that job. I used that

money to attend Westminster Theological Seminary in Philadelphia.

In my first week at Westminster in the fall of 1963, I was invited to speak briefly at an evening meeting of the Orthodox Presbyterian Church I attended. It was across the street from the seminary. Incoming seminary students who were attending the church were invited to make a brief presentation about their primary motivation in attending seminary. I told the audience that it was my goal to work on developing an explicitly Christian economics. I quit after one year and returned to graduate school, where I studied history, economics, and sociology.

I did not know how long it would take me to become sufficiently competent in the field of economics to get anything published. As it turned out, it was less than four years. My first nationally published article appeared in *The Freeman* in February 1967. But this publication was not explicitly Christian, although from time to time I published articles in it that were clearly Christian in their framework. The editor was a Presbyterian.

When my wife in 1973 suggested that I begin writing an economic commentary in the Bible, I had no idea how long that would take. It had never been attempted before. I began that project in February 1973. I had just turned 31 years old. The first installment, on Genesis 1, appeared in the April issue of the *Chalcedon Report*, the newsletter published by the organization set up by Rushdoony, now my father-in-law. Shortly thereafter, my first book on Christian economics was published by the Craig Press: *An Introduction to Christian Economics*. (<http://bit.ly/gnintro>) I explained one passage a month in the *Chalcedon Report* for the next four years.

I knew that I would never get through the Bible at this slow pace. So, in September 1977, I began a new program. It was not based on output. It was based on input. I began to devote ten hours a week, 50 weeks a year to researching the topic, and writing as much as I could. I set a final deadline: February 11, 2012. That was the day I would turn 70. As it turned out, I finished about five months after the deadline. The complete set of books was published in PDF format in 2012. I had set a final deadline regarding output. In order to achieve this, I had weekly deadlines in terms of input. I needed every minute, plus a few more. That was only to complete the basic research. I then had to write the final volumes. In 2013, I began to organize the Ron Paul Curriculum, and I produced 1,250 video lessons for my share of the curriculum. The curriculum has around 8,500 lessons. It was completed in 2017. I also finished the first edition of *The Covenantal Structure*

of *Christian Economics* (2015). In 2017, I produced the first two volumes of this series. I hope to finish it by 2020. That would mean that the project took me exactly 60 years. That will have been my calling. That was the most important thing I could have done in which I would have been most difficult to replace.

I founded the ICE and ran it from 1976 until 2001. The ICE was the institutional means that I created in order to pursue my calling more effectively. I structured it in such a way that it could not become a job for me. I did not take a salary. I did not receive any book royalties. I understood that the ICE was an aspect of my calling, and I wanted to make certain that people understood that I was not running it to make a living. I usually devoted at least 20 hours a week to running the organization. This was in addition to the ten hours a week working on the commentary. I used the ICE primarily to generate money to publish what became a 31-volume project, my economic commentary on the Bible, plus supporting books and newsletters. When I finally realized that I could publish books and articles free of charge on the World Wide Web, I shut down the organization. I did not want to take money from people to publish books and newsletters any longer. I began publishing exclusively online.

This volume is the third volume in a four-volume series on Christian economics. This series is the culmination of my life's work. I began posting chapters on my website in 2017. Until the fourth volume, the scholar's edition, is published, my life's work will be incomplete. My plan was partially disrupted when I was diagnosed with stage III prostate cancer in June 2017. But this has not fundamentally changed my writing schedule or my vision. I knew what I had to do early in my adult life, so cancer is merely a reminder that I am running out of time. I knew that anyway.

E. Identifying Your Calling

I recommend that you consider carefully what your calling may be. You may not know. You may not have been told about the necessity of identifying your calling. You may not understand that your calling is unlikely to be the same as your career. In your career, you are probably replaceable. A month after you die or retire, the organization you work for will have replaced you. Employees you work with on a day-to-day basis will occasionally remember you, but they will soon adjust to the new conditions. They will have no choice but to adjust.

In contrast, if you are successful in identifying and then implementing your calling, and you bring it to fruition before you die, other people will benefit from the results of your calling, despite the fact that they may not even know who you are or what you did. *You do not have to receive recognition in order for your calling to be a success.* There is an old saying that I regard as true: “If you don’t care who gets the credit, you can achieve a great deal.”

Begin to work on identifying your calling with point one of the biblical covenant economic model: providential purpose. What is your most important purpose in life? Do you know? If not, you had better find out.

Once you have identified this purpose, you can begin to set goals that are likely to enable you to achieve this purpose. *Goals are a subset of purpose.* As you might expect, I recommend that you identify these goals in terms of the five points of the biblical covenant economic model. One goal for your calling has to do with point five: inheritance. This is the issue of your legacy. The book you are now reading is clearly part of what I regard as my legacy to the Christian world. Writing it and publishing it constitute a form of service. Service is point two of the biblical covenant model. My life’s calling has been devoted to explaining the biblical foundations of economic law. Law is point three of the biblical covenant model. My theory of economics rests on the doctrine of the sovereignty of God, which is point one. You will have to judge whether my effort has been worthwhile in your life. Judgment is point four. It is my prayer that God has imputed high-value to my effort. If he has, then he is in a position to promote my work within the institutional church. Imputation is a crucial concept in modern economic theory (post-1870). Imputation has to do with rendering judgment.

If you are having trouble identifying the central specific purpose for your life, I suggest that you take a series of specific steps to help you narrow down the most likely candidates in your life. You must identify the following:

1. Your unique skills
2. Your main interests
3. Your previous successes

The more skills you possess, the more difficult it is going to be to identify your unique skills. The skills to focus on are skills that have to do with service. Do you have a unique gift for serving other people? Is there some

area of your life in which you think you would have a competitive advantage in making life better for other people?

Second, what are your main interests? What you do in your spare time that is not related to entertaining yourself? Do you have a hobby? Are you good at this hobby? Could this hobby in some way be used to make other people's lives better? If you really like to do something when you are not being paid to do it, then you should consider this carefully as something suitable as your calling. The reason for this is clear: if you really like to do something, you are less likely to quit when the going gets tough. In any major project, the going is always going to get tough. There will be aspects of this project that you do not like to do. You may not be good at them. It would probably be easier to abandon the project than to complete it. Do not start major projects that you are unlikely to complete.

What about your previous successes in life? Where have you gained a competitive advantage? People who can do something better than others have a tendency to want to do this again and again. They like the experience of success. If you can find an area of your life in which you have repeatedly been successful in a variety of circumstances, and if this area would be suitable as an area of lifetime service, then you should consider it carefully in terms of your desire to identify your calling in life.

This process of self-evaluation is sometimes called taking your personal inventory. When you take inventory in a business, you have to know all of the assets in the business. If you can sell something that will generate money, then this needs to be in the inventory. I am not talking about selling anything. I am talking about giving it away. More than this: I am talking about giving it away year after year.

Once you have identified the most likely candidate for your lifetime calling, you must then begin to identify the goals of this calling. You will have internal goals for your calling. Far more important are the external goals. You must identify the following.

1. Beneficiaries
2. Services needed
3. Needed services not being supplied

If you are not going to waste your time pursuing your calling, you must

be able to identify specific beneficiaries of your efforts. When you are offering something at zero price or at a discount, it is easy to generate willing recipients. You will have to screen these people. This is not a profit-seeking venture. In a profit-seeking venture, you screen in terms of profitability. Somebody is paying for a service. If he is paying more than it costs you to deliver the service, you are likely to continue to deliver the service. That is rarely true of a calling.

The beneficiaries should be a group of some kind. You cannot identify all of the individuals who would like to receive a subsidized service. But you can identify a class of individuals who would like to receive such services. You must be able to identify them. You must be able to inform them of the existence of the service.

A profitable business seeks to identify what people want and are willing to pay for. It is far easier to sell people what they want than to sell them what they need, unless what they need is vital. The richer that people are, the more they spend on what they want. So, if you want to persuade people to change their minds, you will find it very difficult to do this. They may need to change their minds, but they do not believe this, and until they do, they will resist your attempt to persuade them. Think of people's resistance to the gospel of Jesus Christ. They need to be persuaded, but they choose not to be.

There may be cases where people want needed services, but no one is supplying them. If you can identify such services, and if you can find ways to deliver them on a cost-effective basis, then needy people will respond favorably to your offer. If you can identify such cases, then you may have identified your calling. Then your main challenge will be to generate donations that will enable you to deliver these services to those really in need.

This raises another series of questions that I categorize under the general category of barriers to entry. What is keeping these needed services from being delivered? Here are some possibilities.

1. Poor communications
2. Insufficient funding
3. Lack of cooperation

Poor communications may apply to the delivery side of the transaction. This problem may apply on the supply side of the transaction. Needy indi-

viduals may not know that the services are available. Alternatively, people who are willing to donate to deliver such services may not know that there is an effective way to do this. If you can solve either of these communications problems, you can make a difference in the lives of the recipients and the donors.

Insufficient funding is always a problem with nonprofit organizations. There is always more that the organization wants to do, but it cannot raise sufficient funding. If you devote yourself in some way to a lifetime of service, you will at some point face the problem of funding. You will have to set priorities of what you plan to do. You cannot achieve all of what you want to do because you do not have sufficient money to do this. This is the inevitable problem of budgeting. This is the problem of resource allocation.

If you make this project your life's calling, you will have to solve these problems.

We see lack of cooperation in all kinds of organizations. People employed by the organizations resist cooperating with each other. There are many reasons for this. Somebody wants more credit, and other people do not wish to share it. Sometimes people do not agree on a particular institutional goal. They will not dedicate themselves to achieving this goal with the same degree of dedication displayed by somebody who strongly believes in it. When these limitations exist, they retard the extension of the division of labor. Yet it is the expansion of the division of labor that, more than anything else, makes organizations more efficient. They can achieve more with whatever resources they own or at least control temporarily. If you have the ability to persuade people to cooperate with each other, this is a unique skill. You can put this skill to work in many areas of your life. You should consider doing this with respect to your calling.

In making an inventory of your skills, you probably cannot be sure about your capabilities in all of these areas. You should be aware that these problems do exist, and if you pursue your calling actively for several decades, you will have to overcome these psychological and institutional barriers.

Once you have some idea of one or more potential candidates for your lifetime calling, it will be time for you to begin planning how you are going to do this. Point one of the biblical economic covenant is purpose. Point two has to do with planning. Remember this slogan: "If you fail to plan, you plan to fail."

F. Counting the Cost

A wise person counts the cost of his decisions. He makes plans, but only after he has first counted the cost. This is the principle set forth by Jesus in Luke 14:28–30.

There is a simple strategy which will enable you to begin to count the cost. It is rarely taught, and yet it is universally useful. You must ask yourself three questions.

1. What do I want to achieve?
2. How soon do I want to achieve it?
3. What am I willing to pay?

With respect to the first question, the more specific you are, the more likely you are going to be able to count the cost accurately. You may have a long-term goal. This will require a long-term plan. But the plan should be broken up into steps. For each of these steps, you must first ask and then answer these three questions. You should write them down in some kind of a scheduling system. You should review your progress on a regular basis.

A crucial cost that you should attempt to estimate is this one: *the value of the money you will not earn when you are working on your calling*. This is the economist's definition of cost: the highest-value item that you must forego. I began my calling in 1963. The only time that I was paid to work on my calling was when I was on the payroll of the Chalcedon foundation from 1973 to 1976. I was always on somebody's payroll until late 1979, when my newsletter publishing business became highly profitable. Always before that, I had rolled any profits back into the business. When I devoted ten hours a week, 50 weeks a year to researching and writing my economic commentary, that was time I could not use to promote my newsletter. Furthermore, I had to devote at least 20 hours a week in addition to the research and writing time to build up the Institute for Christian Economics, which funded the publication of the books.

It was slow going at first. I began writing my economic commentary in early 1973. The first volume was not published until 1982: *Genesis: The Dominion Covenant*. It took three years for me to write the commentary on the first 19 chapters on Exodus. It was published in 1985: *Moses and Pharaoh: Dominion Religion vs. Power Religion*. It took a year for me to write the com-

mentary on the Ten Commandments: Exodus 20. It was published in 1986: *The Sinai Strategy: Economics and the Ten Commandments*. It took four years to write *Tools of Dominion* (1990), a 1,300-page commentary on the case laws of Exodus, chapters 21–23. It took four years for me to write a four-volume commentary on Leviticus, *Boundaries and Dominion*, plus a one-volume summary, *Leviticus* (1994). It took three years for me to write a one-volume commentary on Numbers: *Sanctions and Dominion* (1997). That was not a long book. I wrote the four-volume commentary on Deuteronomy in two years: *Inheritance and Dominion* (1999). It was published only as a digital PDF. That was a total of 13 volumes. After that, things sped up considerably. I wrote commentaries on Matthew, Luke, Acts, and Romans by the end of 2000. I wrote the commentary on First Corinthians by the end of 2001. I wrote the commentary on First Timothy in 2003. Then I backtracked. I wrote commentaries on the historical books, Psalms, Proverbs, and the prophets. Then I finished the New Testament. Every book was typeset and available for download in 2012. But, for 29 years, I was not certain I would be able to finish the project. I was never tempted to quit. I just kept devoting ten hours a week, 50 weeks a year. That was what I was committed to, and that is what I did.

G. Apprenticeship

In most rural societies throughout history, family training has been an important means of educating the next generation. Girls learn how to run a household from their mothers. Boys learn how their fathers make a living. The parents actively teach the children. But there are limits to the specialized knowledge the parents possess. If they want their children to have more successful lives than they have had, they must seek out teachers. Historically, one of the common ways for parents to achieve this was to make a contract with skilled craftsmen to take their children into their businesses. The children began at a low level. They might not be paid much at all. In some skilled trades in Western history, young men have been required to guarantee to stay on the job for several years. There are still remnants of these old apprenticeship programs in modern society, but they have been replaced generally by classroom education. Only in graduate school do a handful of students in the natural sciences and engineering participate in organized research programs that employ these students as low-paid technicians. The students learn the basics of academic research from professors who agree to let them be part of a research program.

An alternative to a formal apprenticeship program is an internship program. These are becoming more popular with university students. Businesses hire students temporarily at low wages. Perhaps they are hired in summer, when university students normally have a vacation of three months. This is a good way to introduce students to the basics of a particular business. It is also a good way for business owners to recruit students who work for low wages. Among these students, there will be a small percentage who are above-average performers. The businessman who hires interns is able to expand the pool of part-time employees from which highly talented young people can later be offered full-time positions. This is a good way to recruit students with above-average performance standards.

If you are considering a calling that has institutional support, working full-time for one of these nonprofit organizations for several years is a good idea. If you do this, observe how the organization functions. At the end of the working day when you go home, start a notebook or a digital note-taking program that deals with what you saw during the day. In the future, you may want to consult some of the specifics that you have written down or typed in. You should ask questions during the day, although not so often that you become a pest. Take notes on the answers. Write down these notes at the end of the day. Do this on your own time. Do not assume that your employer should pay for this. If you do this on your own time, you will own the information. You may not be allowed to share it, but you can implement it on a small scale if you start your own organization after a few years.

This plan is consistent with the general biblical principle: *dominion through service*. It is specifically a program based on this principle: *subordination produces dominion*. These are important principles in life. Most people do not learn them early in life. I am not certain that most people ever learn them.

If you spend your spare time volunteering in an organization like this, you will get some idea of what it takes to be successful in this field of service. Use your time wisely. Use this as a means of gathering practical information that you may be able to put to productive use when you finally decide on what your calling is.

My biggest problem with my calling was that nobody had ever attempted this before. Nobody had ever sat down with the Bible and had gone through it, passage by passage, in terms of one theme: economics. No one has done it with respect to any other social science. There were no working

models. There was no one to mentor me. That is why I am devoting one volume of this series to activism. I am attempting to do for readers what no one was capable of doing for me. This has been my single greatest motivation since 1973. Clearly, this is point five of the biblical economic covenant: inheritance. It is my primary legacy. I hope.

Conclusion

Before you begin thinking about your career, you should be clear on what your calling is. You should shape your goals for your career in terms of your calling. The calling is more important than your career. The calling is the most important thing you can do for the kingdom of God that nobody else is likely to be able to do. You are replaceable in your job. If you select the right calling, you will not be replaceable in your calling until you begin to recruit and train disciples.

Because I knew what my calling would be in 1963, I never lost sight of what was primary in my life. I did not come up with the distinction between job and calling until 1981, but I instinctively understood the difference. I recognized that my primary task would have something to do with developing Christian economics. I was not sure how I would do it. I was only sure that I was going to attempt to do it. That decision changed my life. I doubt seriously that I would have been known nationally and internationally if I had not made this decision. I had a Wikipedia entry before most people did. This was because I was a Christian economist.

I have found that the money always seems to come in. Even in tight times, which I have only experienced for six months in the first half of 1976, enough money came in to keep me going. I stayed out of debt. I had money in reserve. My wife and I cut expenses drastically. We got through it. I suppose it was a good experience for both of us. But I never stopped working on my calling.

7

JOB

After Rachel had borne Joseph, Jacob said to Laban, "Send me away, so that I may go to my own home and to my country. Give me my wives and my children for whom I have served you, and let me go, for you know the service I have given you." Laban said to him, "If now I have found favor in your eyes, wait, because I have learned by using divination that the Lord has blessed me for your sake." Then he said, "Name your wages, and I will pay them." Jacob said to him, "You know how I have served you, and how your livestock have fared with me. For you had little before I came, and it has increased abundantly. The Lord has blessed you wherever I worked. Now when will I provide for my own household also?" So Laban said, "What will I pay you?" Jacob said, "You will not give me anything. If you will do this thing for me, I will again feed your flock and keep it. Let me walk through all your flock today, removing from it every speckled and spotted sheep, and every black one among the sheep, and the spotted and speckled among the goats. These will be my wages" (Genesis 30:25–30).

Analysis

Jacob's calling was to carry on the covenant line: Abraham, Isaac, and Jacob. This calling was his lawful inheritance. God had promised his mother Rebecca that the firstborn son would serve the secondborn son (Genesis 25:23). Jacob had purchased the birthright from his older brother Esau for a low price: a bowl of stew (Genesis 25:29–34). Rebecca and Jacob had to deceive Isaac about who Jacob was in order to receive the verbal blessing of the blind old man (Genesis 27).

Because of this deception, Jacob had to flee the wrath of his older brother. He fled away from his father's flocks. He wound up in a distant region of Canaan. He lived in the household of his uncle. His uncle hired him to keep his flocks for seven years. The payment for this, his uncle promised, would

be his daughter Rachel (Genesis 29:18). Jacob loved Rachel. But Laban deceived Jacob. He substituted her older sister, Leah (Genesis 29:25). Then he negotiated with Jacob to remain with them another seven years as payment for Rachel (Genesis 29:30). Jacob agreed. One week later, Laban gave Rachel to be Jacob's wife, and his term of service began.

Laban believed that he was driving a hard bargain. He thought he would get an extra seven years of service out of his highly productive nephew, who was clearly being blessed by God. Laban wanted to profit from these blessings. Jacob recognized that Laban was in a strong bargaining position because Jacob loved Rachel so greatly. But he was also in a strong bargaining position. God really had blessed his efforts as an employee of his uncle. His uncle wanted to remain the beneficiary of Jacob's productivity. Seven years later, he negotiated again. He agreed to the terms offered by Jacob. Jacob seemed to be asking for less desirable animals born in Laban's flocks (Genesis 30:3–34). Why not agree to this? It seemed like an excellent arrangement for Laban. He really was not giving up much. So, he readily agreed. But, as it turned out, there was no way for Jacob to enforce the contract. Laban was in charge. When Jacob finally took his wives and his flocks back to his father's land, which lawfully belonged to Jacob as the designated heir, they had to flee in the night. In preparation for their departure, he told this to his wives.

Jacob sent and called Rachel and Leah to the field to his flock and said to them, "I see your father's attitude toward me has changed, but the God of my father has been with me. You know that it is with all my strength that I have served your father. Your father has deceived me and changed my wages ten times, but God has not permitted him to hurt me. If he said, 'The speckled animals will be your wages, then all the flock bore speckled young. If he said, 'The striped will be your wages,' then the whole flock bore striped young. In this way God has taken away the livestock of your father and given them to me."

"Once at the time of breeding season, I saw in a dream the male goats that were mating with the flock. The male goats were striped, speckled, and spotted. The angel of God said to me in the dream, 'Jacob.' I said, 'Here I am.' He said, 'Lift up your eyes and

see all the male goats that are breeding with the flock. They are striped, speckled, and spotted, for I have seen everything that Laban is doing to you. I am the God of Bethel, where you anointed a pillar, where you made a vow to me. Now rise up and leave this land and return to the land of your birth” (Genesis 31:4–13).

Jacob was not a thief. He was not a thief when he deceived Isaac. He was not a thief when he fled in the night from Laban, taking his cattle with him. The cattle did not belong to Laban. Thus began his journey back to his inheritance. This was his return to his calling. Before he had fled traveled far, Laban caught up with them. Jacob again negotiated with Laban. Laban agreed to the arrangement (Genesis 31:25–55).

Jacob was a good negotiator. He was a good negotiator because he had God on his side, and he knew it. Laban also knew it. Initially, when Jacob fled his father’s house, which was his lawful inheritance, Esau refused to acknowledge the legitimacy of Jacob’s claim. But, when they were reunited two decades later, Esau accepted the fact. There was continuing trouble between the heirs of Jacob and the heirs of Esau that lasted right down to the fall of Jerusalem in A.D. 70. The Edomites were the sons of Esau. They opposed the Jews. But, in all cases, the heirs of Jacob triumphed over the heirs of Esau until the Roman army triumphed over them all in A.D. 70. At that time, God removed the nation of Israel from the covenant line. He transferred that inheritance to the church. Also, Edom disappeared from history.

The successes of Jacob make it clear that there is nothing wrong with negotiations. It is not immoral to try to get full value for services rendered. Abraham had made this clear in his negotiations with God prior to the judgment of Sodom. Abraham kept trying to persuade God to lower the number of righteous people living in Sodom sufficiently so that it would not be necessary for God to bring judgment against Sodom, where his nephew Lot resided. God kept agreeing with Abraham’s lower figures, which was easy enough for God to do because the only covenant-keepers in Sodom were Lot, his wife, and his two daughters (Genesis 18:22–33). They fled before God’s judgment began.

Jacob spent a total of 20 years away from his lawful inheritance: his land. Esau had remained in charge during his absence. Now it was time for Jacob to collect his inheritance so that he could return to his calling. He was successful in doing so. He gained Esau’s cooperation by offering him large

gifts in advance of his return (Genesis 32). It was a good strategy. He knew his brother's time perspective, which was short term, so he took advantage of this. There is nothing in the account of Jacob's return to the land of his inheritance that would indicate that he did anything wrong by adopting a strategy of giving gifts to Esau in advance of his arrival in order to keep Esau from killing him and stealing all of his assets (Genesis 32). This is exactly what Esau had wanted to do two decades earlier.

Jacob had to put up with a 20-year interlude in Laban's household. He had been forced to abandon his calling as the lawful head of the tiny nation of Israel. He had to get a job with his unscrupulous uncle. He stayed on that job for two decades. He did not try to go back home. He built a large inheritance because he negotiated effectively with his uncle. His uncle finally recognized that Jacob and his wives would not stay nearby any longer. Jacob would no longer subordinate himself as an employee, meaning a commissioned employee. Laban recognized that he could extract no more wealth from Jacob. He recognized that he could no longer gain the blessings of the God of Jacob in his capacity as an employer. Jacob departed in peace with a large inheritance. He returned to his calling as the head of the tribe that would receive his share of the blessing that God had promised to his grandfather Abraham.

Abraham, Jacob, Joseph, and Moses had this in common: part of their lives were spent in jobs that were not visibly connected to their callings. Abraham was successful in his efforts as a businessman when he was in Ur of the Chaldees. God pulled him out. Obviously, his success in building his flocks had little to do with the promise that God gave him regarding the success of his heirs. He did not have any heirs. He nevertheless departed from the land of his birth in good faith. He was rewarded by God for his faithfulness. In the famous chapter in the epistle to the Hebrews on men of faith, there is more space devoted to Abraham than anyone else. It began with this declaration: "It was by faith that Abraham, when he was called, obeyed and went out to the place that he was to receive as an inheritance. He went out, not knowing where he was going. It was by faith that he lived in the land of promise as a foreigner. He lived in tents with Isaac and Jacob, fellow heirs of the same promise. For he was looking forward to the city with foundations, whose architect and builder is God" (Hebrews 11:8–10). This was surely the correct attitude. This should also be your attitude.

Jacob spent 20 years working for a corrupt employer. He did not com-

plain. He was cheated repeatedly. He did not complain. He accumulated wealth: cattle. His time in exile kept him safe from Esau. It ultimately led to his collection of the inheritance which God had promised his mother that he would receive.

Joseph served Potiphar well as a slave. He was falsely accused by Potiphar's wife. That ended his slavery. He spent time in prison (Genesis 39). He did not waste any of that time. *Everyone he served became dependent on him.* This dependence culminated in the dependence of Pharaoh on his advice and also his administrative ability (Genesis 41). His jobs were training grounds for his calling. He saved Egypt from famine. He saved his father's family from famine.

Moses spent 40 years herding sheep in the wilderness. How was that connected to a great calling? Yet it was. He needed the training in herding sheep in order to become a shepherd to the rebellious sheep of Israel.

Your job should be related to your calling. Your job and your calling probably will not be identical, but they will be related. Your job puts food on the table. Without this, you could not pursue your calling. But never forget this: *your job is supposed to be covenantally subordinate to your calling.* Begin to take care of your calling before you take care of your job. Be clear in your mind what your calling is before you develop a plan to improve your job performance. But, once this is clear, you must develop a plan to improve your job performance.

A. The Necessity of Work

Because of the curse on Adam and the curse of the ground (Genesis 3:17–19), man has to work hard in order to survive. This physical toil becomes less of a problem with economic growth, but until about 1800, growth was never sustained for more than a few decades in any geographical area. This forced people to cooperate. In order to benefit from the division of labor, there has to be peace. *Peace fosters economic growth.* This is because it fosters a greater division of labor, and therefore it fosters greater specialization of production. This in turn leads to increased efficiency. Producers derive more output from the same quantity of inputs.

The apostle Paul was clear about the biblically mandatory nature of work. In his first epistle to the Thessalonian church, Paul wrote this: "We also exhort you to aspire to live quietly, take care of your own responsibilities, and work with your hands, just as we commanded you, so that you may

walk properly before outsiders and not be in any need" (I Thessalonians 4:11–12). This was a remarkable statement in Paul's era. The church was located in a wealthy city on the Greek peninsula. Greek social thought for the aristocratic class was in total opposition to the idea that any member of this class should labor with his hands. Greece had long been a society in which slavery was widespread. In the days of Plato (400 B.C.), something like one-third of the population of Athens was made up of slaves. In the time of Jesus, the city of Rome probably had an equal percentage of slaves. This was in sharp contrast to Mediterranean slavery, in which there might be one or two slaves in a household. All of the members of Mediterranean household worked. Paul was arguing for a totally new social philosophy. He was, symbolically speaking, baptizing manual labor. This was a radical break with classical social theory and classical political economy, which preached leisure as an ideal for the ruling elite. There is nothing in the Bible on leisure as a superior lifestyle to manual labor. On the contrary, it teaches the opposite.

In his second epistle to the Thessalonians, Paul further developed his theory of the legitimacy of work.

Now we command you, brothers, in the name of our Lord Jesus Christ, that you avoid every brother who lives a lazy life and does not live according to the traditions you received from us. For you yourselves know it is proper for you to imitate us. We did not live among you as those who had no discipline. We did not eat anyone's food without paying for it. Instead, we worked night and day in difficult labor and hardship, so we might not be a burden to any of you. We did this not because we have no authority. Instead, we did this in order to be an example to you, so that you may imitate us. When we were with you, we commanded you, "The one who is unwilling to work must not eat." For we hear that some walk idly among you. They do not work but are instead meddlers. Now such ones we command and exhort in the Lord Jesus Christ, that they should work with quietness and eat their own food (II Thessalonians 2:6–12).

This moral principle of mandatory labor is supposed to govern the distribution of charitable resources within the church by the deacons. If some-

body is physically or mentally incapable of working, the church can legitimately provide financial assistance or other forms of help. But this does not apply to anyone else who seeks charity from a church. The same principle governs private charities. Resources are in limited supply. There are always lots of people who want support. Put economically, when the price falls, more is demanded. This is the free market's principle of pricing: *at zero price, there is greater demand than supply*. This economic principle applies to charitable resources that are offered at below-market prices to people in financial need. Those who administer charity must allocate it in terms of some general moral principle. Paul has set forth this moral principle: "The one who is unwilling to work must not eat."

Therefore, you should not be discouraged by the fact that nobody is willing to pay you a comfortable wage in order to help you fulfill your personal calling. You should recognize that very few people are ever in a position in which others are willing to do this for them. This means that you probably will have to enter the labor market and seek employment. You will have to exchange your valuable time for a salary or other forms of payment. Your time could otherwise be devoted to your calling, but it is rare for anybody to achieve this. Certainly, the patriarchs of Israel failed to achieve it during their times of exile. It was no different in the early church. Paul did say that people who were God-ordained teachers in a church deserve double payment. "Let the elders who rule well be considered worthy of double honor, especially those who work with the word and in teaching. For the scripture says, 'You shall not put a muzzle on an ox while it treads the grain' and 'The laborer is worthy of his wages'" (I Timothy 5:17–18). But he said this about no other ordained church officer. The time that elders spend to prepare teaching materials deserves compensation. It is not that they do not work. But they do not work to provide services that the general public would pay for in a competitive market. Therefore, the church has to pay for these services.

B. Service to God

Your job is your way to support yourself and your family. You should be grateful that you have a job. It provides stability in your life. It enables you to serve God in other areas of life besides salaried work. But it is more than this. It enables you to serve God by serving customers. Your work makes their lives better. If this were not true, they would not pay your employer for the goods or services that the business offers for sale.

Even though you may not like the kind of work that you do at present, you should always be confident that the work does help other people have a better life. In the social division of labor, your employer is providing goods or services that are important to specific customers. The fact that your employer provides these services on a predictable basis is a great benefit to customers. They do not have to worry about whether or not they will be able to buy these goods or services. They can be confident that your company will be there when they want to make a purchase. It has been there in the past. They expect that it will be there in the future. They are probably correct. Your work provides stability in their lives.

You are part of a team. Management provides some degree of coordination for the work of this team. Specialists in marketing seek to predict what customers will be willing and able to purchase in the future. There is an element of uncertainty about this. That is why there are both profits and losses. Income is not automatic. Customers can change their minds. Conditions can change. New competitors can appear, seemingly out of nowhere. There is nothing guaranteed about the success of your employer. You get a predictable salary, but a competitive free market offers no comparable security to employers.

Because someone has put up money to pay you, that person has to find buyers for whatever your output is. You do not know how to do this. You do not know how to generate sales. You are not an expert in marketing. You do whatever it is that you are paid to do, and presumably you do it better than other people who would like your job. You should have a degree of confidence about your performance because somebody is paying you a salary to stay on the job. This is a vote of confidence. You should be grateful that God has enabled you to find someone to pay you for whatever service you render to the company. You should have a degree of optimism about your work, even though there will be aspects of your work that you do not like. This is true of everybody's work. That is what the curse of the ground is all about.

If you really hate your work, and especially if you do not think that it is delivering useful products and services to customers, then you must find another job. You may have to bear some uncertainty in making a career change. Do this. *You should not stay in a job that you truly despise.* That is bad for your health. It is bad for your mental condition. It is certainly bad for your self-image. But, for as long as you are convinced that the product or

service that your company sells to the public is a legitimate one, and superior to at least some of the competition's performance, you should stop hating your work. Your attitude is not conducive to high-quality production. You should seek to improve your performance. You should do this for the sake of God, who evaluates your performance in terms of whether or not customers are willing to pay for the final output of your efforts.

When you go to work, prepare yourself mentally. Think of how your efforts are making other people's lives better. It is an honor to be able to do this. You are being allowed to serve God in whatever capacity you have in which you have an advantage over other potential employees who would like to have your job. Jobs are not guaranteed by the market. That is because final sales are not guaranteed by the market. *Sellers compete against sellers. Buyers compete against buyers.* The results of this constant competitive process are not guaranteed to anybody. Conditions can change. Profitable businesses can cease being profitable. Jobs that seem secure can disappear. Your attitude should be one of gratitude. If it isn't, then either you must change your attitude or else you must find a new job. Do not stay in any career in which you do not have gratitude to consumers, your employer, and to God for having made available this opportunity for service. For as long as you continue to be paid to perform this service, you should be working hard to improve your performance. That is how you serve consumers. It is how you serve your employer. It is how you serve God. Ultimately, it is how you serve yourself. If you are contemptuous about your work, you cannot avoid being contemptuous about your willingness to continue to do this work.

C. Negotiating

In a familiar phrase in English, we must put food on the table. We have to earn a living. We earn a living by making exchanges. We can earn a living as owners of a small business. This means we will have to find customers for whatever it is that we sell. But the more common exchange is for an employee to enter into a long-term agreement with an employer. The employer agrees to pay the employee money and perhaps other benefits, and the employee agrees to perform services for the employer. Coming to a price for these services and these benefits is a matter of negotiation. Negotiation is necessary in many cases because neither the employee nor the employer knows for sure what the value of the employee's future output is likely to be. There is great ignorance in such matters. In other words, there is great uncertainty.

The most common way for somebody to reduce his uncertainty is to get a job with an employer who pays predictable wages. The employer reduces uncertainty by hiring lots of people who perform these services on a regular basis. The employer diversifies his uncertainty (uninsurable outcomes) by employing lots of people. If one person quits, or if he has to be fired for lack of performance, he can usually be replaced rapidly if he has been paid a market price for his services. There will be other potential employees bidding for the job abandoned by the previous employee. *Employees compete against employees. Employers compete against employers.* This is the nature of free market competition. Only in cases where there is great uncertainty about the value of an employee's future services do we find negotiation situations in which the employer is directly competing against the employee. This happens in professional athletics on a regular basis. It happens in negotiations regarding mass entertainment. Here is a good rule of thumb: the higher the value of the expected output, the fewer the number of employees capable of performing the service. This gives great bargaining power to potential employees who probably are capable of performing the service. They are not competing against lots of rival employees. The number of competent, high-value potential employees is low, and therefore the bidding is much narrower. There is greater uncertainty about the expected future output of the employee.

This means that the higher the value of your output, the more likely that you will be able to compete successfully for an appropriate wage. There will be fewer people competing against you. If the kind of service you perform is widely appreciated by employers, this is a tremendous advantage. Employers will bid against other employers to hire you. There will not be many people bidding against you. So, the price offered will be higher than it would have been if there had been more competitors for the available job.

Nevertheless, in times of recessions and economic slowdowns, there will be fewer offers from employers. This means that employees will have to lower their expectations and maybe even lower their wages. It will be more difficult to get a job offer when the economy is stagnant or falling.

To negotiate effectively, you must have some idea about wages and benefits that are offered to people with skills similar to yours. The wider the geographical range of your job search, the more likely that you will find a distant employer who will see the value of your productivity, and who will offer you a wage sufficient to lure you away from your present employer. The

problem with this strategy is that it will encourage you to move out of your present community. There are major trade-offs to consider. You will not be able to establish your reputation outside of work unless you stay almost all of your life in the same geographical region. You may get a larger salary if you leave the region, but your influence locally will end.

Companies usually offer higher wages to people they are trying to recruit. You may get a large pay increase by moving to a new company, but after this initial increase in your salary, the company will cease giving large raises. An employer will assume that you will not move to a different company. He will also assume that you will have increased your mortgage debt in order to buy a nicer home. You will have less flexibility and less mobility. You will therefore not be able to persuade your employer that he must pay you more in order to retain your services. In order to get a significant raise, you will have to leave your present job. This can be done by moving up the chain of command in your company. Perhaps you can persuade another branch inside the company to hire you at a larger salary. The obvious way to get a raise is to transfer to a new position within your company to which are attached greater responsibilities. Few people will seek out a job like this, and few of those will be qualified to handle the responsibilities. Therefore, you must begin to learn how to deal with such responsibilities; then you have to persuade somebody in another department that you are competent in handling them. There will be relatively few people within the organization who are anxious to take on greater responsibilities.

D. Education

If you want to earn more money, you must become more efficient. Otherwise, you are going to have to work longer hours at your job. Longer hours at work will take time away from your family, your church, political activity, and whatever your calling may be. It is not easy to improve your efficiency. You have to learn how to do this in your specific job. This is why you have to spend so much time in self-education. You must begin this self-education program early in your career, and you must keep adhering to it throughout your life. This is true in your calling as well as your job. Technological innovation is constantly providing people with better tools of production, but it is also offering a threat to their present income if they do not stay abreast of the tools available for people with their particular responsibilities. It is much easier to get this kind of education today than ever before in history.

Online teaching materials are priced low or even free of charge. It takes time to find out what you need to learn in order to advance your career. It takes time in studying the available materials. But it is no longer what it has been throughout history, when education was expensive and unavailable to most adults.

You should ask yourself this question: “How much time have I invested over the past year in improving my economic output for my job?” Have you kept records of such activities? You probably have not. I suggest that you begin. You should be able to trace the time and money you have invested in self-education. If you do not keep a record of this, you probably are not systematically pursuing an effective program of self-education.

You should be building a library of books and articles gleaned from the Web. The articles should be stored in a cloud-based database with a search-and-retrieve function. Use appropriate keywords to help you remember these articles. Read the books. Mark up the most important ones. Create summaries that you then post in the database. You want to be able to retrieve this information for the rest of your life. This should be part of your inheritance that goes to someone else who is committed to the same area of service.

If someone who is an expert in some area related to your job is willing to spend time with you to discuss the basics of success, take advantage of this. I recommend making recordings of your discussions. Make summaries of the highlights, which you will post in the database. This information may be valuable to you in the future even if you do not see ways of applying it in the present. Cultivate a relationship with a mentor. He may be willing to devote time to you if he sees that you have promise. You should do the same with a younger person when you become an expert.

E. Time vs. Income

I return to the comment made by my former pastor, Rev. Henry Coray. He lived to age 98. He wrote Christian historical novels. He had a successful pastorate. He spent several years in China as a missionary in the early 1930s. He spoke fluent Chinese. He was a talented man. He once said from the pulpit that we are immortal until the day that God has scheduled us to die, and on that day, we cannot escape death. I think this is the best way to look at the time that you have available to you. It is in finite supply.

Time is your only irreplaceable resource. Every hour that you spend working for a salary is a cost. You could have used that hour for many purposes.

You could devote more time to your calling. You could start a small business. You could spend more time with your family. You could study to teach a Sunday school class. You could become a deacon. You could take a course related to your business or anything else. This is why you must be very careful not to let your employer begin to demand more hours for the same salary. You would also be wise not to take an offer of a larger salary for the sake of a longer work week. Whatever is the normal work week for a salaried employee in your community, use this as the limit. Only when the economy is in a recession, and there is a risk that you will be fired, should you work more than whatever this normal work week is. It is easy for an employer to begin to extract more free hours from employees. You must do what you can to have an escape route from any business that follows this as a corporate policy. You must have balance in your Christian life.

There is another factor to consider. As you get older, you will become more aware that you are running out of time. The value of the time that you have remaining begins to rise in relation to the value of the money that you could earn by working longer hours at your job or your business. The money is always tempting, but there is a limit to the amount of time that you will be granted by God. I am here referring to productive time. In the final years of your life, you may not be sufficiently productive to earn a living. I call that the Barzillai factor (II Samuel 19:31–37). You should prefer to be a Caleb (Joshua 6:6–14), but sometimes biology works against you. You must be prepared for a shorter lifetime of marketable output.

Another factor is this: as you get older, you have less time to rebound from a mistake in your career or your investment strategy. Mistakes become a greater threat to your lifestyle in your later years. Also, from a psychological standpoint, it is usually more difficult for an older person to rebound emotionally from a setback than it is for a younger person. Therefore, you should accept greater levels of uncertainty when you are young than when you are old. You should start more projects when you are young. You should spend more time in your activism. This will cut into your early years' income from your job, which means that you will have less financial capital to invest. I recommend that you budget your time very carefully. *In the long run, it is better to use your time well for your calling when you are young than when you are old.* You will have greater impact in your old age if the productivity of your calling has compounded over time. It is better to leave a major legacy in that area in which you would be most difficult to replace than to

leave a large financial inheritance to children who may not do productive things with the money.

F. Success in Your Job

You must accept all responsibility associated with your particular task. You must do whatever you can to make certain that you meet the written and informal requirements associated with this task. Most people are not rigorous in their attention to details. They let things slide. They take this attitude regarding their work: do just enough to get by. This is the wrong attitude. *The correct goal for a covenant-keeper is to excel at every task he is assigned.* This should be your goal. If you are incapable of performing at this level after a few months of dedicated efforts, then you must either get further training, or else you must go to your boss and tell him that you are just not capable of performing the task. Do not do substandard work. Get a reputation for being a reliable, punctual, and above-average performer. You are representing Christ to those around you. If you do a sloppy job, people will not be impressed by your personal testimony regarding your salvation and your deeply religious motivation. People respect good work. They respect punctuality. They respect predictability. There is an old phrase: "Actions speak louder than words." It is an accurate phrase. Jesus was clear on this point. He asked His critics this question:

But what do you think? A man had two sons. He went to the first and said, 'Son, go work today in the vineyard.' The son answered and said, 'I will not,' but afterward he changed his mind and went. Then the man went to the second son and said the same thing. He answered and said, 'I will go, sir,' but he did not go. Which of the two sons did his father's will?" They said, 'The first one' (Matthew 21:28–32a).

They answered correctly, but in doing so, they condemned themselves. Jesus told them that they were the true second-born sons. Covenant-breakers listened to Christ's message of redemption by God's grace, and they believed it. The Jewish leaders listened, and they did not believe it. The second son had a good attitude, but he did not follow through. The first son had a bad attitude, but he changed his mind and did follow through. The second son was covenantally the first son, meaning the firstborn son. This meant gentiles.

In a joint effort, each participant relies on the performance of all of the others. This is the meaning of the division of labor. Each participant specializes in what he does best. He can do this safely in a group only because there is a plan coordinating everyone's efforts, and everyone strives to make certain that he performs predictably. This is why someone who does not perform well is a liability in any joint effort. A common phrase is this one: "He does not pull his own weight." You should work in such a way that this is never said of you by anybody on the team. People who do not pull their own weight are not invited to participate in productive projects. They are liabilities. This should never be the case for covenant-keepers. *To be a liability in any productive joint effort undermines the testimony of the worker so designated by his peers.*

Here are three rules of success. If you follow these rules religiously, you are not going to be a failure.

1. Do what you said you are going to do.
2. Do it at the price you agreed on (or a little lower).
3. Complete your work on time (or a little early).

You might be amazed at how few people predictably follow these three rules. If you invariably follow these three rules, managers will seek your participation in profitable joint projects. This is the pathway to career advancement.

You should create a scheduling system that enables you to see where you are chronologically in any project. There should be deadlines on a regular basis throughout the project. If management has not provided these deadlines, then you must provide them on your own authority, and you must alert your immediate supervisor to the existence of your schedule. You must make certain that it is satisfactory with him. Then you must stick to it. If you miss a deadline, immediately inform him of this. Make certain that he does not become dependent on you if you are not capable of meeting these deadlines. It is better to ask to be removed from the job than to perform at a substandard level. Do not disappoint the manager, your immediate supervisor, and your fellow workers.

It takes self-discipline to create a schedule and then stick to it. This is why so few people seem to be able to do this. They are not self-disciplined. They require constant intervention on the part of supervisors. These people

are liabilities. They eat up the time of their supervisors. Their supervisors should not have to micromanage these low-performance employees. These employees will not be promoted. Promotion always involves greater responsibility, and their supervisors will not trust them. Neither will their peers. Nobody wishes to become dependent on a substandard performer.

Your goal for your job should be increases in the amount of responsibility that has been assigned to you. This is how you gain influence. This is the steppingstone to leadership in every organization. The model for this is Jesus. Earlier models are the lives of Abraham, Jacob, Joseph, and Moses. They had important callings, but all of them were first required by God to perform on the job. This was their training ground. *This is how God screened to them for greater responsibility.* They proved to themselves, to others, and to God that they were ready to exercise responsibility in their jobs. Their jobs were complementary to their callings.

If you are weak in the area of time management, it is imperative that you learn how to budget your time. *It is more important to budget your time than to budget your money.* If you budget your time, you will be able to budget your money. The other way around is not necessarily the case. Some people can budget their money, but they are terrible about time management. Time management is more important because it has to do with performance on the job. Other people become dependent on you. If you run out of money before the end of the month, not many people outside your family will be affected. In contrast, if you run out of time before your work is completed, everybody on the project will be negatively affected. You will get a bad reputation. Do not get a bad reputation.

G. Go the Extra Mile

Jesus set forth this principle of subordination to someone with power.

You have heard that it was said, 'An eye for an eye, and a tooth for a tooth.' But I say to you, do not resist one who is evil. Instead, whoever strikes you on your right cheek, turn to him the other also. If anyone wishes to go to court with you and takes away your coat, let that person also have your cloak. Whoever compels you to go one mile, go with him two. Give to anyone who asks you, and do not turn away from anyone who wishes to borrow from you (Matthew 5:38–42).

This is how you buy favor from people with power. Jesus gave this recommendation to His listeners. They were under Roman authority. If the leaders had taken His advice, the Jews would not have revolted in A.D. 66. The Roman army would not have come against the nation, and it would not have burned down the temple in A.D. 70.

This principle applies to people who are employed for a salary. It is wise to be subordinate. It is wise to go the extra mile. This is why you should perform at an above-average level. Within the limits of your work week, which should not be longer than the week required of your peers, you should be ready to serve at a moment's notice. You should gain the reputation of being somebody who can be called on in a crisis, and who will deliver whatever is required on a predictable basis. There are not many people who can do this. You should become one of them.

In business emergencies, you should be willing to work longer than the standard work week, but make sure that your immediate superior does not get the idea that you are willing to do this in normal times. This may seem to be a violation of the principle of going the extra mile. But you have responsibilities outside your job. Your boss should not think of you as being compliant to demands that are not placed on everybody in your job classification. You must not be regarded as weak-willed. You must be regarded as someone who is reliable in a crisis. People who are reliable are very seldom weak-willed. They exercise responsibility. Their supervisors know that they have responsibilities outside of the business. This is why you must gain the reputation of being somebody who can be trusted to perform on time at an above-average level, not because you are weak-willed, but because this is the way you perform in every area of life. *Others are dependent on you, and you must not let them down.* Your supervisor had better be aware of this. This is especially important in regard to the time you devote to your family. When children are little, parents have a calling with respect to their children. They are in a unique position as heads of a household. Children learn what it means to be a responsible adult by means of watching their parents at close range. *Do not work for any company that expects you to sacrifice time with your family.* Find a better employer. If you are a competent worker, and if you can demonstrate this to other potential employers, you do not need to work for a demanding employer who does not respect the family responsibilities of the employees.

H. Performance and Leadership

An important reason for performing at an above-average level is that this will enable you to gain leadership among your peers. People will see how you perform on the job. If they are in the same department, they will notice if you perform well under pressure. They will know if you are carrying your own weight. *It is difficult for anyone who is perceived as a slacker to gain influence among his peers.* They do not trust him. They do not wish to become dependent on him. They will not take him seriously when he voices opinions on anything related to the job.

If you are new in a department, you must strive to demonstrate both your dedication and your competence. You may not master the job early, but you should continue to strive for mastery. This sends a signal to your peers. It tells them that you are serious about the job. This means you are serious about not letting them down. They do not wish to become dependent on anyone who is not dedicated to the team effort. To the extent that you are participating in a team-related division of labor project, your peers will expect you to perform adequately, and you will gain influence if you consistently perform at an above-average level.

It will take time for you to develop this reputation. People want to see how you perform over at least a one-year period. But if you do perform well, word will spread within the group. If you do this without voicing your opinions, this is far better positioning for future leadership. It indicates that you are not trying to push other people around. If you have performed well for a year, and if you are continuing to improve your performance, then your peers will begin to take you more seriously when you speak out on issues that are not related directly to work. *People are interested in the opinions of high-performing colleagues.* They want to know how they can become high-performing workers.

When you are new on the job, it never hurts to ask your peers specific questions about what is required for a particular task. People will not expect you to know all of the details if you are new on the job. They will expect you to begin to improve your performance. When you ask someone else's opinion, and you show interest in what he says, this is a great way to gain people's trust. If you begin to change your behavior in terms of what the other person has recommended, that carries a great deal of weight.

You should be striving to gain leadership in your job. You are representing Christ. You should be a good representative.

Conclusion

You should regard your job as a gift from God. You should regard it as an opportunity for service. *Effective service is a means of dominion in history.* It is how we prove to ourselves and to others that we are capable of performing effectively. We should be able to perform at an above-average level after a few years. We should be constantly progressing in our understanding of the tasks which have been assigned to us.

Someone pays you to perform a particular service. You are being paid because you have demonstrated the value of your output. You should constantly be striving to improve the value of your output. This is a testimony to the world around you. It is also a testimony to God that you take his gift of employment seriously. This is the message of the parable of the talents and the parable of the minas. When God entrusts you with responsibility, you are to strive for above-average performance. The crucial aspect of dominion is the willingness to accept responsibility, and then meet the demands that have been assigned to you. *Influence flows to those who accept responsibility.* Most people do not want to accept additional responsibility. You should not be like most people.

Your job should be consistent with your calling. It should reinforce your calling. It may have to fund your calling. *Your calling is primary. Your job is secondary.* You should be more replaceable in your job than you are in your calling. This is the definition of a calling: it is difficult to replace someone who ceases to perform whatever services he had previously provided.

Do not treat your job as if it were your calling unless you are sure that this really is the case. Do not sacrifice your calling for the sake of endless promotions and raises. Recognize that your time is limited, and the impact that you will have on your successors in your calling will probably be much greater than the influence you will have on your successors in your job. It is highly unlikely that you will be remembered for your performance in your job a year after you die or retire unless you run the company or a division. I doubt that anyone remembered the apostle Paul in the field of tentmaking. In the field of letter writing, no one in history has ever been equally influential. His letters changed civilization. That was his calling, not his job.

8

VOLUNTEERING

Then the King will say to those on his right hand, 'Come, you who have been blessed by my Father, inherit the kingdom prepared for you from the foundation of the world. For I was hungry and you gave me food; I was thirsty and you gave me a drink; I was a stranger and you took me in; I was naked and you clothed me; I was sick and you cared for me; I was in prison and you came to me.' Then the righteous will answer and say, 'Lord, when did we see you hungry and feed you? Or thirsty and give you a drink? When did we see you a stranger and take you in? Or naked and clothe you? When did we see you sick or in prison and come to you?' Then the King will answer and say to them, 'Truly I say to you, what you did for one of the least of these brothers of mine, you did it for me' (Matthew 25:34–40).

Analysis

Matthew 25 is the primary passage in the Bible that deals with the final judgment. It begins with the parable of the ten virgins with lamps. Five of them put oil in their lamps. Five did not. The five who did not ran out of oil before the bridegroom returned. They asked the other five if they could have some of their oil, but the other five refused. The five who did not prepare themselves by purchasing oil for their lamps perished.

This is followed by the parable of the talents. A businessman goes on a long journey. He leaves talents, meaning coins of a certain weight, with three of his servants. At his return, he demands an accounting. Two of them had doubled their money. One of them had buried the coin, and he simply returned what had been given to him. The two who had used profit-seeking entrepreneurship to multiply the money entrusted to them were granted great rewards. The one who had buried his coin had his coin taken from him, and he was cast into outer darkness.

These two parables were preparations for Jesus' account of the final judgment. God divides humanity into two groups: the sheep and the goats.

Eternal life goes to the sheep; eternal damnation goes to the goats. The primary characteristic of the sheep is charity toward the poor and needy. The primary characteristic of the goats is the opposite: a refusal to show mercy to the poor and needy. The issue is this: *what you do to the least among humanity represents your view of God, his kingdom, and eternity*. If you do not share your wealth voluntarily with those who have none, this marks you as a person without mercy, a person who shows no grace. I follow the biblical definition of grace: *unearned favor*. God shows grace to us in redeeming us from our sins. We did not earn our redemption. We could not have earned our redemption. With respect to what it takes to receive eternal life, no one can earn it. God's grace is mandatory. As a mark of this redemption, we are to show grace to those around us who are greatly in need of grace, meaning unearned favor.

Jesus specifically referred to the visitation of prisoners. Prison ministries have been familiar to Christians ever since the beginning of the church. People in prison occupy the lowest rung in society. They are outcasts. They are models of what it means to be cast out of society. Some Christians are to show mercy to these people by visiting them in prison.

Not every Christian is called to do this. There are not that many prisoners in comparison to the total number of Christians. Supporting such a ministry financially is a way for Christians who would never step foot inside a prison to minister to these people. Their money can assist that tiny minority of Christians who are willing to do this.

I speak from experience. I was part of an international prison ministry in the final years of the twentieth century. This ministry was a visitation ministry to men incarcerated in maximum-security prisons. A team of about 40 men met each week for six weeks prior to the visitation. Why? For prayer and training. Then we would go into the prison on a Thursday evening, and we would return each day until Sunday afternoon. We spent three days talking with them at tables. The team brought in prepared food, which was the initial hook for most of them to attend the sessions. Attendance was by invitation only. The prison chaplain invited especially hard cases. The food we served was the best food they had in their entire term in prison, which in most cases lasted 20 years to life. It was simple food. Example: freshly prepared lasagna, freshly made salads, and all the ice cream and cookies they could eat. Or maybe they got hamburgers with fresh vegetable trimmings and condiments. Again, they got all the ice cream and cookies they could eat.

In order to be part of this visitation team, you had to volunteer to return to this prison for 12 consecutive weeks. Some of the volunteers had to drive two hours each way to get there. I had to drive 70 minutes each way. I showed up for the full 12 weeks each time I was part of a team. Showing up made a great difference. So did remembering their names. I was never good at this, but I learned how to do it in order to minister to these men. Just showing up and remembering their names were powerful tools of evangelism. It does not sound like much, but for these men, it was a great deal. I saw dozens of men whose lives were transformed by this simple program of visitation.

The key was personal contact. It began at the weekend session. Here is an example. Each volunteer had to write a one-page letter of encouragement to each prisoner. It had to be hand-written, not a signed computer print-out. It took time. On Sunday, each prisoner received a stack of these letters. It shook most of them to the core. We placed a box of tissues at each table. Many of the men broke down and cried. No one had ever written even one letter to them like these, let alone 40 writers. In a talk by one ex-prisoner, he referred to these letters as “plunka.” (This is one of the most effective talks I have ever heard: <http://bit.ly/KairosTalk>.)

The men I knew in the prison ministry all had the same experience. They felt that their lives were made much better by volunteering. They all believed that they got a great deal out of the experience. This is why they would come back, twice a year, year after year. The men inside the prison probably did not initially understand why we did this. What was in it for us? In terms of the mindset of the thief, the charlatan, and the con man, it made no sense. But then, for those who received Christ’s message of our deliverance from sin’s curse, their lives were changed. They understood. One of the marks of this changed attitude was the fact that it was considered a great honor among recent attendees to be selected by the chaplain to serve the next group that came through. They served by waiting on tables. They would bring food to these men, and then return to ask if they wanted second or even third helpings. If there was any food left over, they would get to eat it. But they still did whatever they could to persuade the first-time participants in the evangelism weekend sessions to have another helping. This is why there usually was no food left over after a meal, except maybe some lettuce and tomatoes.

Wives of the volunteers would stay in a nearby town at a participating local church. They would cook the food. They would get involved in con-

stant prayer sessions for the evangelism going on inside the prison. They were also volunteers. Then, when wives went into the women's prisons, their husbands did the same thing that the wives did. They stayed outside and did the cooking. This greatly impressed the female prisoners. No man had ever done anything like this for them in the "free world," as prisoners refer to our world. The husbands participated in the constant prayer sessions. Then, at the end of the day, there would be a meeting from those who had been inside the prison regarding what had happened during the day. These were family efforts.

In addition to all this, every participant had to bake 1,200 cookies, or else his wife did. There was a rule against buying the cookies. The team handed out bags of cookies to every prisoner at the end of every daily session. At the end of the second day, we handed them extra bags of cookies, and asked them to give their cell mates a bag of cookies. We also asked them to give their worst enemy in the prison a bag of cookies. This broke down resentment among cell mates. We also gave the prison guards—we called them officers—bags of cookies. In the prison we went to, there was a rifle tower on every corner, and at least two marksmen were in each tower. So, we would ask them to send down a little basket on a rope. We would drop in a slip of paper listing the types of cookies we had. They would haul up the slip of paper, write down which kinds they wanted, and lower the slip back down. We then loaded the basket with their orders. Then they would haul the basket back up. We did that twice a day: two shifts of sharpshooters. They loved to see the ministry twice a year.

Cookies circulate as money inside prisons. The exchange price of prison cookies fell like a stone during our weekend sessions.

Because of extreme constraints on my time, I have generally not participated in ministries that require lots of volunteer time. I did the prison ministry for almost two years. I had always wanted to do something like this, and finally I did. But this was not my calling. I was easily replaceable. It was a form of service that had positive visible effects in the lives of men without hope. I was happy to be involved.

In 2005–8, I donated about three hours every seven weeks by giving a 90-minute lecture to a group of poor people in the city of Memphis, Tennessee. These were adults who had never held a full-time job. It was my task to persuade them to keep returning to their jobs when the organization that trained them was finished with the training. The organization trained these

people to get jobs. It could also get entry-level jobs for them if they went through the program. But it could not impart to all of them the mindset associated with a lifetime of labor. Too many of them quit their jobs. In my lecture, I concentrated on the difference between the job and the calling. I taught that a job is a means of pursuing a person's calling. I taught that their individual callings were more important than the jobs the training organization could get for them. For the sake of their callings, I argued, they should not walk away from their jobs. I never found anyone in the audience who did not understand the difference between the job and the calling after my presentation, despite the fact that most of these people had not been in high school for years, and most of them were probably dropouts.

It is possible to persuade people intellectually with a good speech, but persuading them emotionally to internalize the information and then change their behavior in terms of it is far more difficult. But you already knew that, didn't you? If you ever become a Christian activist, you are going to have to get used to the difference.

Anyone who donates time to projects such as these will receive earthly blessings. I have in mind the sense of meaningfulness that such donations of time and effort always produce. There are also rewards beyond the grave. Jesus made this clear in his teaching about transferring wealth from this world to the next. "Do not store up for yourselves treasures on the earth, where moth and rust destroy, and where thieves break in and steal. Instead, store up for yourselves treasures in heaven, where neither moth nor rust destroys, and where thieves do not break in and steal. For where your treasure is, there will your heart be also" (Matthew 6:19–21). But sacrificial service for others who have no way to repay also produces earthly benefits for donors. This is why people who get into the habit of giving away time and money generally do not break this habit unless they run out of spare time and spare money.

There are many ways to volunteer our time for righteous causes. Even when we are short on time, we can donate money. This money should be in addition to the tithes that we pay to our local congregations. These ministries are specialized ministries. They deal on a regular basis with people who have specific needs. They learn to discriminate between people who are serious about getting out of poverty and those people who just want a handout for the rest of their lives, especially so that they can consume alcohol. This ability to discriminate between categories of poor people is vital

for any long-term ministry to the poor. This enables these ministries to continue to raise funds and help specific people.

A. Donations: Time vs. Money

People who volunteer both money and time are far more committed to a ministry than people who donate only money. It is relatively easy to send money to a ministry. People who have a lot of money sometimes do this. If they have a great deal of money, their time is extremely valuable. If they earn this money in a competitive market, every minute counts for a lot of money. If they live off of the income generated by their capital, they usually have lots of applications for donations from nonprofit organizations. They have to allocate their time as well as their money in making these decisions to donate or not donate. Even if they have so much money that they run their own charitable foundations, and they have specialists making these decisions, they rarely have spare time to devote to a particular ministry at the expense of all of the others. If they devote time to one of these charities, there will probably be requests from others for them to devote a similar amount of time.

In contrast are those people who are committed to the work of a particular ministry. The larger the ministry, the more ways there are to volunteer time. If a ministry is small, donations of time are highly valuable. If ministries become dependent on such volunteer activities, they establish personal contacts with the volunteers. Ministries do not have much personal contact with people who donate only money unless they donate a great deal of money, and someone in the organization contacts them. But this is not the same kind of personal contact that comes from personal interaction on a regular basis in some form of service. The level of commitment from somebody who is donating time regularly is likely to be considerable. He cannot do this with many organizations. He may be able to do it with only one or two.

Then there is the question of the effectiveness of the respective donations: time and money. Rich people do not usually give money to Christian ministries. They give money to secular nonprofit organizations that do not have openly religious goals and positioning: universities, educational organizations, and the arts. These organizations always have implicit religious goals, but they are left unsaid. The people at the top of the economic hierarchy are extremely rich, but they are only rarely Christians. They do not give

much money to economic relief organizations other than the Red Cross. They are not involved in evangelism. They do not see themselves as stewards of God's resources. They do not seek to build the kingdom of God in history. In the United States, a highly charitable nation, household giving is about 2% of disposable income, year after year. The rich give a much lower percentage than the poor do.

This may look as though God has underfunded His kingdom. This is not the case. The growth of the church in sub-Saharan Africa, China, and Latin America since about 1980 has been more rapid than we have ever seen before. We are living in the great age of evangelism for the Christian church. This has required a great deal of volunteers' time. It has not required a great deal of volunteers' money. They have not had much money to donate. These geographical centers of successful evangelism have been concentrated in economically underdeveloped societies. In terms of the effectiveness of programs that generate positive changes in lifestyle, the time donated by Christians who live in these underdeveloped societies has been much more effective than the enormous quantities of money donated by exceedingly wealthy humanists in the developed world. This unprecedented social transformation has not been funded primarily by money. It has been funded by dedicated individuals who reside in low-income nations. They have devoted time and emotional commitment to helping other people change their ideas regarding God, man, law, sanctions, and the future. This change of mind in hundreds of millions of people has led to widespread personal and social transformation. This has gone unnoticed by the secular world in the early decades of the twenty-first century. It has not been going on in the economically developed world, where most humanists reside. They do not see it. Neither do most Christians who live in developed nations.

When we are talking about the transformation of individual lives, donating time generally has greater effect than donating money. The economic value of the time donated by individuals in economically undeveloped or less developed countries is minimal in comparison to the value of the money donated by humanists to humanist causes in the developed world. The sheer number of people donating time to evangelism and helping poor people dwarfs the time donated by humanists to their causes. While money is certainly important in funding causes of all kinds, *the pay-off in terms of lives changed is greater when funded by donated time than donated money.*

Humanists tend to donate money to projects that promise social transformation. They have greater confidence in institutions than in individuals. The opposite tends to be true with respect to the motivation of Christians. Christians tend to focus on individual transformation rather than social transformation. Neither outlook is correct. The Bible points out that the redemption of individuals and the redemption of social institutions are supposed to take place simultaneously in response to the gospel. The gospel heals all those areas of life in which sin has been dominant, which means every area of life. This is what Kenneth Gentry calls the greatness of the Great Commission, the title of his 1990 book. Sin has been dominant in most human institutions. This was true for the message of the prophets in the Old Testament, and it was also true with respect to the message of Jesus and the apostles in the New Testament. To ignore either individual ethical transformation or social transformation as the proper response to individual regeneration is to make a mistake theologically, intellectually, and institutionally. Among Protestants, no one saw this more clearly than John Wesley. His message of individual transformation led to the elevation of millions of poverty-stricken Englishmen and Americans into the middle class. This took a little more than a century.

This is why a Christian activist who is serious about helping others to transform their lives should make a decision early to do volunteer work with some Christian institution. If he has sufficient money to make donations, he should do this, too. But the kingdom payoff from his donated time will be greater than the payoff from his money.

There is something else to consider. In becoming a Christian activist, you may become discouraged about how difficult it is to raise money. You never seem to be able to raise enough money to make a difference in the thinking and behavior of other people. You should therefore understand early in your career as an activist this important fact: *it is always easier to raise money than it is to recruit, motivate, train, and monitor disciples.* Christian organizations can raise money if they have programs that are effective in helping other people to change their lives. Christians with a lot of money will donate money if they can see that their money is having a measurable effect for the better in the lives of individuals. They are ready to donate because they rarely see such personal change in their communities and relationships. When I was an untrained evangelist in a prison ministry, I saw more people brought to saving faith in Christ among those inmates—

we called them residents—than I have ever seen outside of prison walls. This was equally true of other participants in the program. This is what kept most of us coming back. We could see positive results from our investment of time. We did have to invest a lot of time. But we made minimal donations of money. Our main investment of money was to buy the ingredients for our wives to bake 100 bags of a dozen cookies per bag.

B. Rewards

On one occasion, a leader of the Pharisees invited Jesus to a feast. Jesus accepted the invitation. This gave Him an opportunity to observe what was going on, which in turn allowed Him to make comments. Here is an important comment.

Jesus also said to the man who had invited him, “When you give a dinner or a banquet, do not invite your friends or your brothers or your relatives or your rich neighbors, as they may also invite you in return, and you will be repaid. But when you give a banquet, invite the poor, the crippled, the lame, and the blind, and you will be blessed, because they cannot repay you. For you will be repaid in the resurrection of the just” (Luke 14:12–14).

This kind of feast does not involve any hope of being invited to a similar feast later on. The general principle is this: *when you give charity, expect nothing in return of economic value from the recipient of the charity*. It is legitimate to hope for changed behavior on the part of recipients. It is legitimate to expect a verbal “thank you.” There should be some positive acknowledgment by the recipient of the charity that someone has gone out of his way to provide a benefit that was in no way deserved by the recipient. The disciples learned this when Jesus healed the lepers. Only the Samaritan thanked Him (Luke 17:11–19). They all should have thanked Him, but He did not ask them for thanks. Any form of charity that is given on the basis of some form of predictable return of valuable resources is not charity. It is simply a profit-seeking investment that is disguised as charity. It may get applause of some kind by the general public, because people do not understand the economic motivation behind the donation. But God understands. He is not fooled.

It is legitimate to expect a general return in history from sacrifices on behalf of God. Jesus spoke about this.

Peter began to speak to him, “Look, we have left everything and have followed you.” Jesus said, “Truly I say to you, there is no one who has left house, or brothers, or sisters, or mother, or father, or children, or lands, for my sake, and for the gospel, who will not receive a hundred times as much now in this world: houses, and brothers, and sisters, and mothers, and children, and lands, with persecutions, and in the world to come, eternal life” (Mark 10: 28–30).

There are also heavenly rewards. “Do not store up for yourselves treasures on the earth, where moth and rust destroy, and where thieves break in and steal. Instead, store up for yourselves treasures in heaven, where neither moth nor rust destroys, and where thieves do not break in and steal. For where your treasure is, there will your heart be also” (Matthew 6:20–21).

Most people lack faith in the God of the Bible and also in the cause-and-effect economic relationships that the Bible teaches really exist. Therefore, they see acts of charity as entirely self-sacrificing. They have difficulty understanding why people indulge in such behavior. Maybe they do understand that the donor gets psychological benefits from his donation. But, on the whole, they see this behavior in terms of sheer sacrifice. This is a mistake. *There is a balance between giving up things of value and receiving things of value in return.* To believe that there is this causal regularity, you must also believe in a sovereign God who lays down the law. God’s law is inherently ethical. He also brings positive historical and eternal sanctions to those who are generous in His name. Because they do not fully understand the relationship between earthly sacrifice and benefits beyond the grave, covenant-breakers are sometimes impressed with the charitable spirit that dominates the lives of a comparative minority of Christians. These charitable acts speak well of God because God has asked His people to demonstrate charity. The only direct quotation of Jesus’ words that appears outside of the four Gospels is this: “It is more blessed to give than to receive” (Acts 10:35b). Ultimately, it is not possible for a covenant-keeper to give and not receive. But the positive sanctions with which God rewards charitable giving are not always visible in history. In this sense, *the holiness of Christians is partially self-interested.* There is nothing wrong with this. This is what God has built into the emotions of many covenant-keepers.

In the United States, something like Jesus’ recommendation to host

feasts for the poor is honored twice a year: in late November, at what is known as the Thanksgiving holiday, and in late December, which is close to the Christmas season. Charitable organizations offer free turkey dinners “with all the trimmings” to poor people in the slums. Only rarely do rich people and middle-class people attend these feasts. They do not sit down next to the poor who benefit from them. There is no interaction. They donate money to pay for these free dinners, but they do not come into contact with the beneficiaries. This is charity, but it is an impersonal form of charity. It does not mean as much to the recipients as it would if the donors would show up and eat a meal with them. I learned this in the prison ministry’s meals. It was the personal contact that amazed the inmates, not simply the free food.

It is common for donors to support ministries that work with homeless people in large cities. These are called rescue missions. These missions may offer overnight shelter. There usually is free food. These missions are in the worst part of town. The attendees are invited in for a free evening meal, but before they can eat it, they are required to listen to a brief sermon with perhaps some singing of hymns. This is the price of the free meal. Most of the attendees have heard the basic message before. The message has had no impact in their lives. But they want the free meal. A ministry like this is surely better than no ministry at all. A few people do have their lives changed by these ministries to people who are barely surviving on city streets. Often, these derelicts have mental disorders. They have addictions. A few of them are transformed, and they recover. This is what the mission is intended to achieve. But most donors do not get involved in missionary activities in the worst part of town. They give money, but they do not volunteer their time.

C. Factors to Consider Before You Volunteer

Before I begin discussing this factor, I need to return to the theme of the Pareto curve. This is the famous 20/80 distribution. It was discovered by economist Vilfredo Pareto in the late nineteenth century when he was studying property ownership in European nations. He discovered that approximately 20% of the population owned 80% of the capital. This same 20/80 distribution has been found to govern many different kinds of organizations and operations. I therefore make extensive use of it when analyzing such things as time management.

I begin with an assumption. I cannot prove this assumption, but I recommend that you do not assume that it is incorrect. A charitable organization that relies heavily on volunteers becomes dependent on the most effective 20% of those volunteers. A charitable organization that relies heavily on donated money becomes dependent on the top 20% of the donors. Similarly, a charitable organization that depends heavily on volunteers will become extremely dependent on the top 4% of those volunteers (20% of 20%). The same thing applies to organizations that depend heavily on donations. With respect to your efforts, you will find that it is far easier to work your way into the top 4% of the volunteers than it is for you to work your way into the top 4% of donors.

When you are looking for an organization to become a major recipient of your time, you should consider at least seven factors. First and most important are your personal interests. Are you really interested in the work of a particular organization? If you are, then it is obvious that you should begin examining this organization as a possible arena for a decade or longer of charitable service. The next issue is your set of skills. Do you have specific skills that will be especially useful to a particular organization? If so, then you should give careful consideration to choosing this organization as your arena of service. The third issue is geography. Is the organization doing work that is close to where you live or where you work for a living? If it is, then you will spend less time commuting. This increases the amount of time that you can spend as a volunteer. The fourth issue is your weekly work schedule. Before you begin to volunteer for any organization, you must have a good understanding of where your time goes each week. You should already have a developed budget for your time. How much time do you spend earning a living? How much time do you spend with your family? How much time do you spend with your church? What are your priorities? Your priorities for the allocation of your time in the long run will be more important than your priorities for the allocation of your money. There is always a possibility that you will find ways to earn more money. It is far more difficult to find ways for you to extend your years of productivity. *Your time is more precious than your money.* This fact is more difficult to deal with emotionally when you are young than when you are old. When you are old, your perception of passing time is more focused.

The fifth issue is less important in the beginning than it will become after a decade of service. Is there an extensive hierarchy of authority in the

organization? If you spend years doing diligent service at the local level, and you begin to draw attention to yourself as an effective and dedicated performer, will there be opportunities for you to advance up a recognizable chain of command? Will your influence increase as a result of your move up this chain of command? If you are serious about having long-term influence in your community or even beyond, you will at some point have to gain leverage for your contribution of time and effort. In a small organization, there is limited leverage. Most of the work is done on a face-to-face basis. You will have considerable influence in the lives of your fellow volunteers, especially those who serve with you side-by-side over many years. You will also have influence in the lives of some of the recipients of your charitable work. But this circle of influence will be geographically limited. In contrast, a large organization with a formal hierarchical structure will offer opportunities to extend your influence across a larger geographical area. But your influence will be increasingly impersonal except around those in your immediate circle of volunteers. Your influence will be dispersed. Furthermore, as you will learn over time, the more successful you are in sharing credit for whatever you do, the more cooperation you will gain from those around you. When you are working closely with a small group of people, you will get credit for what you do well, and you will be blamed for what you do poorly. It is much more difficult in such a setting to conceal your weaknesses. The higher you rise in an organization, meaning a bureaucracy, the easier it is to hide your weaknesses, and the more difficult it is to gain credit for your unique contributions.

A sixth consideration is the age of the organization. If the organization is relatively new, it is more open to change. There are few traditions that limit it. An older organization is different. It has many traditions, most of them unwritten and informal, which limit the scope of its operations, and which also limit the scope of systematic changes within these operations. This phrase is hampering: "We have always done it this way." So is this one: "We just don't do things that way around here." The older the organization is and the more entrenched its traditions, the more difficult it will be for you to implement fundamental changes that become permanent. As an activist, you want your efforts to produce positive change. This is easier in a relatively new organization than an old, established one.

An ideal situation is to get involved with a relatively new organization that becomes successful, and therefore it grows. It extends its influence geo-

graphically. It develops a wider circle of influence. It attracts more volunteers and more money. It positively affects the lives of more people. In such an organization, a diligent volunteer who shows up week after week, year after year, is in a position to shape that organization's future. He is in a position to establish traditions that will shape it for years to come. To identify such an organization early in his life is an act of entrepreneurship. There is great uncertainty associated with making such a judgment. The Pareto principle applies here, too. Only about 20% of organizations survive the transition to the next generation after the founder dies or retires. Only about 20% of the survivors grow sufficiently to begin to make an impact in their communities. The percentage of organizations that make a measurable impact over decades and over large geographical areas is much lower than 20%. I think 4% is a reasonable estimate.

Seventh, there is the issue of your calling: the most important thing that you can do for God's kingdom in which it would be most difficult for you to be replaced. Your commitment to a local service organization could easily become your calling in life. If you do not yet have a calling, it is likely that service to such an organization over many years will become your calling. Your calling is supposed to shape your life. It is supposed to influence the job that you take. If you identify your calling early enough, it should shape your decision about what person to marry. The more time you donate to an organization, the more emotionally committed you will be to that organization. Similarly, the more dependent the organization will become on your services. There will be mutual dependence. This is inherent in every calling. You will become difficult for the organization to replace. This is especially true if your services are not salaried. It is far more difficult for an organization to recruit an effective long-term volunteer than it is to hire an effective long-term employee. Any organization that wants to keep a long-term employee can usually do so by giving raises on a systematic basis. There is no comparable method of compensation that will keep a volunteer on the job.

It may seem as though I am being calculating in laying out this list of questions that you should ask and then get answered before you make a major commitment of your time. I am indeed being calculating. More to the point, I am asking you to become equally calculating. This is a major investment of an irreplaceable resource: your time. You can recover from making monetary donations to an organization that proves to be an ineffective user of donated money. It is much more difficult to recover from making dona-

tions of time to an organization that is an ineffective user of donated time. It is far easier to replenish lost money than it is to make up for lost time. Your time is precious. Do not waste it.

D. A Paid Calling

When you donate time and energy on a systematic basis over a long period of time, the organization will become dependent on your services. There are cases in which an organization will make an offer to a volunteer to join its staff. At that point, if service to the organization has become your calling, then you are being given a unique opportunity: to convert your calling into your job. You will be paid a predictable salary, and you will be assigned a predictable series of tasks. You will probably lose some degree of flexibility, but the organization will now be in a position to lower the possibility that you will stop volunteering. If the organization has become dependent on your services, it will not want to find itself in that situation. The most effective way to guarantee someone's long-term service is to pay him a market wage or even an above-market wage.

I recommend that you take advantage of such an offer. I also recommend that you begin to evaluate the possibility of getting such an offer from the organization in the future. This should become part of your overall strategy of service. Your service will be no less dedicated because you are considering the possibility of making this a full-time career. If anything, this possibility should increase the intensity of your service. You want to make yourself visible to people higher in the chain of authority. Specifically, you want to become visible to someone who has a stake in keeping you on the job. The person should want to do this, but the person should also be in a position of authority to make an offer or to get someone else in the organization to make the offer. The crucial thing to remember is this: if you get the offer, and you accept the offer, your level of commitment should increase, not decrease. Now that the organization has demonstrated its dependence on your services, you know that your services have been truly effective from the point of view of the management of the organization. This is an important confirmation of the value of your services. Before the organization is willing to pay you to perform these services, you cannot be sure how valuable these services are to management. They may be important to the people you serve locally. These people generally come and go. If you help them put their lives together, they probably go away. Maybe they will come back to become vol-

unteers. If you are an effective recruiter, they will come back.

There is a price to pay if you become a permanent employee. Your relationship with the people at the bottom of the organization will be severed. But this is true even if you are an effective volunteer who gets invited by someone in management to move up the chain of command. There may be a chain of command of volunteers as well as a chain of command of salaried employees. Every time you get a promotion in life, you sever the connection with those people you worked with who enabled you to get the promotion. This is not unique to volunteer service. Usually, however, volunteer service, being intermittent and somewhat sporadic, leaves more autonomy. You are less constrained by organizational requirements. You have greater flexibility. As you move up the chain of command, you will lose some of this flexibility. They are paying you to become predictable. People who are predictable are less flexible than people who are not predictable. This is the primary meaning of predictability.

If you accept an offer to go on to the payroll, you will become part of the system. This may be part of your long-term plan. To maximize your influence in the organization, you almost always have to be part of the system. Organizations do not make themselves dependent on volunteers precisely because they are volunteers. They are less predictable. It is more difficult to control them. It is more difficult to assign tasks to them and then provide positive sanctions for the correct performance of the tasks. There are no monetary positive sanctions. The positive sanctions become less predictable than the positive sanctions of a monthly salary. This is why volunteer organizations pay monthly salaries. They want greater predictability as they get larger and more influential.

As an activist, you should give some consideration early in your career as a volunteer to which kind of activism is more appropriate for the vision you have of your future and the future of the organization to which you donate your services. Do you want influence locally and personally? Does your position as a volunteer give you this? If so, then you probably should not go on to the payroll. But if you want long-term influence in the organization beyond the local level, you will almost certainly have to go on the payroll. In doing so, you will become part of the hierarchical system. You will have to conform to the rules and regulations of the organization in ways that you do not have to conform if you are an unpaid local volunteer. Organizations that want to retain the services of volunteers have to grant a

greater degree of autonomy to volunteers than they would grant to somebody on the payroll. This autonomy and flexibility become hooks that bring volunteers back to the organization year after year. There is less supervision of long-term volunteers who are involved in local branches of the organization than there is of permanent employees who have moved up the chain of command, and who exercise authority in the name of the organization. There is greater responsibility; there is therefore tighter authority both upward and downward.

Very few people ever succeed in persuading somebody to pay them to perform their callings in life. A person's calling is usually a form of volunteer service. There is obviously a great benefit in having someone to pay you to perform your calling. The time you formerly donated free of charge to the organization now becomes a source of predictable income. You convert time into money. More than this, *you convert what is your highest-value time into money*. This is your calling. It is the most important thing you can do in which you would be most difficult to replace. Not many people ever achieve this. You will move from your present employer to a new employer. This frees up a great deal of your time for even greater service. You may even want to volunteer time to another organization. Or you may want to do more teaching with the time that your new employment situation has made available in your life.

To the extent that your volunteer service has enabled you to make personal contacts with fellow volunteers and with the people served, there is risk to be put on the payroll. Your personal testimony with respect to the kingdom of God may be restricted by the organization once you are on the payroll. If the organization is not self-consciously a part of the kingdom of God, then going on the payroll may be a liability to your calling. If the most important thing you can do is to serve in an unpaid capacity in order to gain greater flexibility with respect to your personal testimony, then going on the payroll might be a bad decision. On the other hand, if your goal is to persuade senior managers to adopt a better way to do things, then going on the payroll is probably a good idea. If you have specific ideas about how the organization's operations can be made more efficient, then the larger your sphere of influence in the organization, the better it is for your program of Christian activism. But if you are being asked to trade your Christian testimony for a salary, do not accept the offer. If you perceive that this is an unofficial policy of the organization, then politely turn down the offer, and con-

tinue to serve as you have served in the past.

Is your volunteer service more heavily dependent on your personal testimony on a face-to-face basis than on your vision of what the organization could do if it had better leadership? If so, do not accept an offer to go on the payroll. You may not know the answer to this until you have worked in the trenches for several years as a volunteer. You may never be given the opportunity to go on the payroll. But if your primary goal is institutional transformation rather than personal transformation, then going on the payroll is a tremendous opportunity to extend your calling to a much wider audience.

E. Communications

Smaller organizations are usually underfunded. An underfunded organization almost never has an effective master of the tools of communication on the payroll. That is for larger organizations. Therefore, if you develop skills of digital communications, you can become an important asset in a charitable organization. You can provide services free of charge that the organization would have to pay a considerable salary to a technician to perform. One of the easiest ways to make an organization dependent on your services is to become the communications expert for the organization.

There are two main areas of communications in my day. There will undoubtedly be many more as time goes on, technology develops, and audiences fragment. The main ones today are websites and videos, probably videos posted free of charge on YouTube. Whatever the most common means of communications are in your community, you must become proficient in the use of these technologies. You do not have to become a master. You have to become better than 80% of the competition, whether volunteers or salaried. If you can make it into the top 20% personally, then you have an opportunity to make the organizations public presence better than 80% of the competition. If you are an unpaid volunteer who can do this, you are very valuable to the organization. The organization will not want to lose your services.

There is something else to consider. If you are producing videos that promote the work of the organization, then almost of necessity you are going to be in contact with high-level decision-makers in the organization. If the organization is small, you will gain a face-to-face relationship with the head of the organization. He or she understands that the public's perception of the value of the organization is dependent upon the website and the vid-

eos. The organization has to perform good service, but if donors and prospective volunteers are unaware of the value of these services, then the organization's work will be hampered. The head of the organization does not want the organization's work to be hampered. If you can overcome this problem, your services will become vital to the organization.

It is a good idea to serve for at least a year in an unpaid local capacity to get a sense of the primary value of the services rendered to the poor and needy who walk in the door for aid. You want to see what they need. You also want to see how the organization is meeting these needs. This kind of knowledge is highly personal. It is local. In a charity, this information is best gained as a volunteer. So, your donated time for a year or two can become vital for designing the website, if there is no website, or producing videos if there is no systematic program to produce videos. Furthermore, somebody who produces videos will be in close contact with volunteers and low-paid employees at the local level. Everybody wants to get his story told in public. Everybody likes other people to appreciate his efforts. This is why everybody wants to be the friend of whoever is in charge of making the videos. From top to bottom, hardly anybody will turn away a request from the video guy who wants to produce a video that promotes whatever it is that the person is doing either for the poor and needy or for the organization. *Nobody turns away favorable publicity.* Nobody turns away an opportunity to get his name in front of the public, especially his spouse, his family, and members of whatever organizations he belongs to.

Modern technology keeps getting cheaper and more effective. It becomes more versatile. If your ability to tell a story is good, then it really does not matter what the technology is to tell that story in front of an audience. *The crucial skill is the ability to tell the story.* This is a limited skill. You do not obtain it by reading a manual or by taking an online course. You can read manuals on tools, and you can take courses on how to use tools, but the ability to tell a story effectively is highly personal, highly limited, and highly valuable. You need to develop your skills with a particular technology, but this is insufficient to make you valuable to the organization. These skills are necessary, but they are not sufficient. The better that you can tell a story, the more effective your presentation will be. The better that you can help someone else tell his story, the more valuable your presentation will be to the person whose story you tell and also to the organization, for the organization needs effective stories about its efforts in order to raise funds to continue its work.

Initially, if you are put in a position to present the organization's story to the general public, you will be under constraints. Nobody in authority is going to hand over everything to you. But, over time, people in authority will begin to trust your judgment in telling the organization's stories to the public, and also getting these stories in front of a growing audience. Both of these tasks are difficult. Most masters of communications technologies lack both of these skills. Again, if you have basic competence in the technologies, but you have above-average skills in telling stories and in persuading people to listen to these stories, the organization will become dependent on you.

I can think of no better volunteer service than this one for the purpose of getting an offer to go on the organization's payroll. Once it becomes clear to the head of the organization how valuable the visible results of your services are, the more likely that he will not want to lose your services because you lose interest or for any other reason. The best way to keep your services flowing is to pay you a salary. Once you develop these skills, they are highly portable. You may be able to use these skills in your present occupation.

Here are basic rules that govern the production of a promotional video. Do not break these rules. Adhere to them in the order I recommend.

1. Decide on a single action step that you want the viewer to take at the end of the video.
2. Design this action step to maximize the percentage of viewers who take it.
3. Structure the entire video in terms of persuading the viewer to watch the entire video and then take the action step.
4. From the beginning of the video, tell the story of a single benefit that the organization delivers to specific recipients.
5. Provide proof in the video that this benefit really is crucial to recipients, and the organization really does deliver it.
6. Keep the initial video short. Viewers have short attention spans. Their time is valuable to them. You are asking them to donate it to watch the video. Do not expect them to watch a long video the first time.
7. If necessary, provide a longer video as a follow-up to the initial short video.

If you have to tell these stories by doing a voice-over narration, or you must interview someone, then you must develop your skills in public speaking. Most people do not want to become public speakers. They are uncomfortable speaking in public. This discomfort is a major barrier to entry. Those few people who overcome it almost automatically enter the top 20% of performers in their field. A person who is a mediocre performer, but who can speak effectively in public, becomes valuable to the organization he serves. Most employees do not understand this. Most volunteers do not understand it. You would be wise to understand it.

Conclusion

A Christian activist should first become clear in his mind regarding his calling in life. This should influence the kind of occupation he chooses. His occupation should always be subordinate to his calling.

Once a Christian is clear about this, then it is time to start thinking about ways to volunteer. It is through volunteering that a Christian gains understanding of the way that nonprofit institutions work. He finds out about fund-raising. He finds out about the perpetual demand for subsidized services from people who are poor and needy, but also from people who are lazy and looking for a handout. Every charitable organization had better discover which motivation undergirds any request for aid.

When someone volunteers to serve another person, he has begun to implement Jesus' call for sacrificial service to others in his name and on his behalf. This is basic to the Christian way of life. There are many Christian organizations that are worthy of support financially. There are also many that are deserving of donated time. To work as a volunteer is to learn about the division of labor. It is also to learn about how people become committed to a life of service. It is excellent training for any Christian activist. He can begin to have significant positive effects on people in great need.

Serving as a volunteer is excellent training for Christian service in general. Someone else is putting up the money. Someone else has organized a program or multiple programs for the support of the poor and needy. *Long-term social change should always begin with sacrificial service to others.* This is basic to the Christian gospel. We are to do to others what Jesus Christ did on our behalf. The Incarnation set the pattern. We are to do our best as creatures to imitate this pattern.

Anytime people seek power before they have gained experience in sac-

rificial service, they have adopted a rival religion. Christianity is not the pursuit of power. It is the pursuit of righteousness. When people without experience in serving others gain the leverage associated with political power, they are unreliable holders of power. They have not been properly screened.

9

EDUCATION

In the third year of the reign of Jehoiakim king of Judah, Nebuchadnezzar king of Babylonia came to Jerusalem and surrounded the city to cut off all supplies to it. The Lord gave Nebuchadnezzar victory over Jehoiakim king of Judah, and he gave him some of the sacred objects from the house of God. He brought them into the land of Babylonia, to the house of his god, and he placed the sacred objects in his god's treasury. The king spoke to Ashpenaz, his chief official, to bring in some of the people of Israel, both of the royal family and of the nobility—young men without blemish, attractive in appearance, skillful in all wisdom, filled with knowledge and understanding, and qualified to serve in the king's palace. He was to teach them the Babylonians' literature and language. The king counted out for them a daily portion of his delicacies and some of the wine that he drank. These young men were to be trained for three years, and after that, they would serve the king. Among these were Daniel, Hananiah, Mishael, and Azariah, some of the people of Judah. The chief official gave them names: Daniel he called Belteshazzar, Hananiah he called Shadrach, Mishael he called Meshach, and Azariah he called Abednego. But Daniel intended in his mind that he would not pollute himself with the king's delicacies or with the wine that he drank. So he asked permission from the chief official that he might not pollute himself (Daniel 1:1–8).

Analysis

Under the kingship of Nebuchadnezzar, the empire of Babylon conquered the city of Jerusalem in the third year of King Jehoiakim. We know from historical evidence that this was in 606 BC. He made a theological statement when he took some of the treasures of the temple and put them to his own treasury. He was stating that he, not the God of the Bible, was sovereign over the people of Israel. In 597 B.C., he invaded again to put

down the rebellious king Jehoiakim (II Kings 24:1). Finally, he carried off the remaining Hebrews in 586 B.C.

In order to speed up the assimilation of the Hebrews into his empire, Nebuchadnezzar needed reliable Hebrew agents. He wanted the best and the brightest to fill these posts. He also wanted to train men who would not resist these unfamiliar laws and customs. He wanted rapid compliance: first by the trainees, then by the masses. He therefore had Daniel and three young men placed in an educational program run by the empire. Once trained, they would be agents of the empire who would serve as rulers over the people of Israel. They would be intermediaries in between Nebuchadnezzar and the conquered people of the southern kingdom of Judah.

There is no question what this educational program was all about. It was about conquest. It was about subordinating a theologically rebellious people who would prove just how rebellious they were over the next two decades. Only after most of them were carried out of the land of Israel and relocated in Babylon did the empire gain some degree of control over them.

Daniel recognized that this was a program of religious assimilation. There was no way that he could effectively escape this program of state education. But he wanted to maintain some degree of independence from it. Even though the treasures of the temple had been confiscated and put into the treasury of the king, he still knew that this was a temporary time of captivity. He probably did not know for how long. God told Jeremiah that it would be 70 years (Jeremiah 25:11), but He revealed this only in year four of Jehoiakim's reign (25:1). Under these circumstances, Daniel recognized that it was crucial to maintain a covenantal-cultural separation between the Babylonians and the Hebrews. This separation would not be based on the temple. It would have to be based on something that was not tied to geography: the dietary laws. If Daniel could keep himself and the young men from being judicially polluted by the food of Babylon, he could maintain a symbolic separation from the empire. So, he went to the man in charge of the educational program, and he asked that he and the young men be allowed to eat only vegetables. There were no vegetables prohibited by the Mosaic food laws. This way, these students could eat side-by-side with the other young men in the educational program. Later, they could eat side-by-side with the governors of the land. They would eat only those foods which were common to both the Mosaic law and the Babylonian empire: vegetables.

In order to weaken the bureaucratic resistance of the man in charge of the Hebrews' education, Daniel proposed a test. Let the young men eat nothing but vegetables for ten days. Then the man in charge could assess whether the Hebrew young men were more healthy or less healthy than the non-Hebrew young men in the school (Daniel 1:12–13). "So the steward agreed with him to do this, and he tested them for ten days. At the end of ten days their appearance was more healthy, and they were better nourished, than all the young men who ate the king's delicacies. So the steward took away their delicacies and their wine and gave them only vegetables" (vv. 14–16).

These young trainees were not simply more healthy than their competitors in the program. They were also the best performers academically and practically. They also displayed wisdom.

As for these four young men, God gave them knowledge and insight in all literature and wisdom, and Daniel could understand all kinds of visions and dreams. At the end of the time set by the king to bring them in, the chief official brought them in before Nebuchadnezzar. The king spoke with them, and among the whole group there were none to compare with Daniel, Hananiah, Mishael, and Azariah. They stood before the king, ready to serve him. In every question of wisdom and understanding that the king asked them, he found them ten times better than all the magicians and those who claimed to speak with the dead, who were in his entire kingdom (vv. 17–20).

From a practical standpoint, the king was wise in accepting these specific young men into the system of rulership. They understood the laws and literature of the kingdom. They could apply these laws to the legal cases within their jurisdiction. Daniel was invited into the inner circle of power to interpret king Nebuchadnezzar's dream (Daniel 2) in much the same way that Joseph was invited in to interpret Pharaoh's dream (Genesis 41). But there were limits to their obedience to the king. They refused to conform spiritually to the gods of Babylon. When Nebuchadnezzar in his rebellion demanded that all the people in the land worship a golden idol, they refused to do so. He grew enraged. He condemned them to a fiery death. But they survived in the fiery furnace (Daniel 3). This unmistakable miracle led the king to accept the sovereignty of God.

Nebuchadnezzar said, "Let us praise the God of Shadrach, Meshach, and Abednego, who has sent his messenger and given his message to his servants. They trusted in him when they set aside my command, and they gave up their bodies rather than worship or prostrate themselves to any god except their God. Therefore I make a decree that any people, nation, or language that speaks anything against the God of Shadrach, Meshach, and Abednego must be torn apart, and that their houses must be made into rubbish heaps because there is no other god who is able to save like this." Then the king promoted Shadrach, Meshach, and Abednego in the province of Babylon (Daniel 3:28–30).

As a result of his conversion, he wrote chapter 4 of the book of Daniel: his testimony of his conversion to faith in God's sovereignty over history. This section is in Aramaic: chapters 2:7 to 7:28.

The king had seen state education as an agency of suppression over a rebellious people. Instead, it turned into an agency of independence for these people, for the young men did not pollute themselves by eating the same foods that were given to the other students. This act of independence placed the Hebrews in a unique position within the empire. It gained them a measure of independence that other captive peoples did not possess. But this took the willingness of Daniel, as an agent of the young men, to stand firm against the headmaster of the school.

In every nation in which the civil government is formally independent of the God of the Bible, there is a conflict between state education and Christian education. This conflict generally is ignored by most Christians. Agents of the educational system in modern times commonly defend it as religiously neutral. But there is no such thing as religious neutrality, any more than there was neutrality between the gods of Babylon and the God of the Bible. There is always a conflict over the question of original sovereignty. Original state sovereignty is denied by the God of the Bible. God does not honor any other gods as equals. Nebuchadnezzar began to learn this truth as a result of his experience with the young men. He learned it even more forcefully in his seven years of madness (Daniel 4:32–33), which had been predicted by Daniel, who interpreted the king's dream correctly (v. 25). Nebuchadnezzar eventually came to his senses (vv. 34–35), and in doing so, he subordinated himself to the sovereignty of God. "Now I, Nebuchadnezzar, praise, extol,

and honor the King of heaven, for all his deeds are right, and his ways are just. He can humble those who walk in their own pride" (v. 37).

Jesus announced this principle of non-neutrality: "The one who is not with me is against me, and the one who does not gather with me scatters" (Matthew 12:30). Daniel fully understood this principle in his years of captivity in Babylon and subsequently in the Medo-Persian Empire. So did the three young men who took a stand against the worship of a false god.

As part of the deliverance of Israel out of Egypt, God established the annual ritual of the Passover. This ritual was to serve as the foundation of the Hebrews' faith in the God of history. "When you enter the land that the Lord will give you, just as he has promised to do, you must observe this act of worship. When your children ask you, 'What does this act of worship mean?' then you must say, 'It is the sacrifice of the Lord's Passover, because the Lord passed over the Israelites' houses in Egypt when he attacked the Egyptians. He set our households free.' Then the people bowed down and worshiped the Lord" (Exodus 12:25–27). This set the pattern for covenantal education from that time forward. Fathers are in charge unless they are not the heads of their households. This is a priestly function. *The sovereignty of the God of the Bible must be affirmed by the parents.* While they can legitimately assign technical aspects of the educational program to teachers who may not believe in the sovereignty of God over history in general, they must remain in authority over the program of education for their minor children. They must make judgments regarding the content of the education and the formal structure of the educational program. They are not to hire teachers who undermine the authority of the Bible and its clear teaching on the sovereignty of God over history. The teachers are to conform to the parents' standards, and if they do not, the parents must find other teachers.

There was nothing technically wrong with the teachers who instructed Daniel and the three young men. Daniel and the three young men became masters of the curriculum. They performed better than the other students. They did not accept any aspect of the curriculum that defied the sovereignty of God, but they became masters of the technical content of the program. They had no choice but to participate in the compulsory school program, but they did not conform to its diet, and they did not accept its implicit theological premise of the sovereignty of Nebuchadnezzar.

There are times when the state demands that the children of covenant-

keepers be enrolled in a compulsory program of education. The parents must then intervene outside of the classroom to teach the students the truth about the God of the Bible and His sovereignty over history. Tyrannical kingdoms rely on state-funded education, especially compulsory education, but they do not survive. The church does survive. Where the conflict is obvious, and where the state does allow parents to withdraw their children from the mandated, tax-funded program, parents should take advantage of this opportunity. They should see to it that their children perform better in mastering the technical details of whatever the state mandates for a required curriculum. In this sense, the children are to imitate Daniel and the three young men who were trapped by the compulsory, tax-funded school of Nebuchadnezzar.

There was nothing ultimately neutral about state education in Babylon. That became clear in Daniel 3. It became clear to Nebuchadnezzar in chapter 4. He learned his lesson.

A. Family

You are responsible for your own family's education. We know this from the story of the first Passover. The head of the household was required to teach the children the meaning of this annual celebration (Exodus 12). This indicates where the primary responsibility for education lies.

I repeat: if you live in a society in which the civil government allows you to educate your own children, you should take advantage of this benefit. There is a familiar phrase in English: "He who pays the piper calls the tune." If you wish to retain control over any area of your life, you must retain control over its funding. *To the extent that you relinquish any degree of responsibility for funding any area of your life, you of necessity relinquish a degree of control to the person or the agency providing the funding.* We do not get something for nothing. This is especially true of every area of civil government. There are no subsidies that do not involve rules and regulations. All money from the government comes with strings attached.

Prior to about 1800, education was overwhelmingly in the hands of families. To a limited degree, churches got involved in education, but usually only at the advanced level. Very few people attended college. By the end of the nineteenth century, tax-funded education, including compulsory education, had become universal in the West. State funding has transferred control over the minds of children to the state by way of state-licensed

teachers and materials. Increasingly, control over both the content and structure of education was transferred to the state. This was a major aspect of state control over the lives of citizens. It was a recapitulation of the free education provided by Nebuchadnezzar to Daniel and the three young men. It was an aspect of administrative control by the state.

In the United States, it has long been legal for parents to send their children to private schools, but unless these schools were partially funded by local churches, few parents could afford to do this. They have had to pay taxes to support the local public schools, and then they have had to come up with the money to fund their children's attendance at a private school. Very few parents did this. After about 1980, homeschooling began to be adopted by a growing minority of Christian parents. Nevertheless, homeschooling has been a tiny movement that constitutes less than 4% of all children enrolled in school from kindergarten through twelfth grade. The price of homeschooling continues to drop as a result of digital online programs. The percentage of homeschooled students is expected to increase.

Parents do not have enough time to read all of the textbooks that are assigned to their children in tax-funded schools. Politicians expect these parents to trust the textbook-screening committees of the Department of Education. The committee's selection drastically limits choices by local elected public school boards. Most states do not have elected committees that do the screening. They are appointed by the departments of education, and they are wholly dependent on these departments of education. This transfers control over the content of education to a self-certified bureaucracy of professional educators. Parents have no say over the textbooks assigned to their children.

This creates a tremendous responsibility on the part of parents to know what is in the textbooks. But parents do not have time to read the textbooks. Whenever textbooks are not in conformity to parents' ethical principles, parents lose control over the ethical principles taught to their children. This creates a kind of *intellectual schizophrenia* in the minds of the children. Their parents teach one set of principles; their teachers and their textbooks teach another set. Their teachers are inculcating a worldview established by humanism throughout most of the day, five days a week, at least 180 school days a year. Few parents sit down with their children in the evening to go over what the children have been taught during the day, course by course. I say "few." I really mean "none."

If parents choose to homeschool their children, the parent who does most of the teaching should go through the textbooks and materials in the curriculum. To some extent, parents have to trust the judgment of whoever designed the curriculum. No parent is an expert in everything. If the students are required to write regular essays, then the parents can get some sense of what materials are being taught and what their children are learning.

It is extremely difficult for local officials to police the structure and content of homeschool programs. This is why the state prefers brick-and-mortar private schools. It is much easier to police them than it is to police thousands of homeschool families. Cities do not have the manpower to police homeschool families. This is why the rise of homeschooling in the United States after 1980 has undermined state control over education in the families that have adopted homeschool programs.

When both parents work outside the home for a salary, they must make a great deal of money in order to afford brick-and-mortar Christian education. Otherwise, they succumb to the lure of free education offered by the local public schools. The public schools in effect offer free babysitting and child care services. But the children are left unattended after school hours and during vacation periods. These children become what are called latch-key children. They are unattended at home. The state does not prohibit this as long as the children are attending state schools during school hours. The government does not require parents to be home after a school bus drops the children off within walking distance of their homes.

Inevitably, parents must delegate most education to specialists. If they homeschool, they purchase textbooks and teaching materials, either online or in book form. Or else they use the digital materials supplied by an online curriculum. They have to trust the judgment and competence of the authors of these materials. No parent has sufficient time or sufficient skill to teach all of the courses that are required for entry into the workforce or into a university. The parent must use third-party teaching materials. *This is why trust is at the heart of modern education.* This trust is usually based on almost no research on the part of parents into the content of the materials being assigned. Whenever parents trust educators whose salaries are paid by the state, they implicitly are affirming their trust in the judgment of tenured state bureaucrats who cannot easily be fired. They surrender control over their children's education because they refuse to finance their children's education.

For a parent to make an intelligent assessment of the content of any textbook or reading assignment, the parent must be familiar with the content of the material. The Christian parent must also be familiar with the worldview of the Bible regarding the topic. This parent must be sufficiently familiar with the biblical worldview in order to make a correct judgment about the implicit worldview governing materials assigned to the children. Very few parents possess sufficient training in biblical worldview to make this judgment. Prior to the 1980s, Christian parents depended on the judgment of Christian school administrators and teachers. This in turn forced the teachers to rely on the authors of the assigned materials. Rare is the Christian textbook writer who is well-versed in the presuppositions of the Bible and also the presuppositions of the secular humanists who write most of the textbooks. Even among Christian parents who insist that the materials they assign do defend the Christian worldview, they are generally incapable of stating what this worldview is and how it applies to each of the courses that their children are studying.

This brings up the issue of self-education.

B. Self-Education

All forms of government in the life of an adult begin with self-government. The same is true of education. When we are children, we subordinate ourselves to our teachers, and we assume that our teachers know what they are talking about. But, as we slowly become adults, we begin to recognize that our teachers and even the authors of the materials they assigned were not self-conscious in their defense of an explicitly biblical worldview. Teachers adopted materials that may have been inconsistent with such a worldview. They were unaware of an implicit conflict of worldviews in their own instruction. Again, this is intellectual schizophrenia.

It is important for parents to begin to consider the issue of worldview in their thinking. This worldview affects every area of life. In every area of life in which sin reigns, redemption involves a rethinking of the basic premises of this area of life. This should begin with the issues associated with the biblical covenant: sovereignty, authority, law, sanctions, and time. These involve five questions.

Sovereignty: Who's in charge here?

Authority: To whom do I report?

Law: What are the rules?

Sanctions: What do I get if I obey? Disobey?

Time: Does this outfit have a future?

Every worldview has specific answers to these questions. So does every social philosophy. If you understand the answers that Christianity has to these questions, then you will be in a position to evaluate the answers that rival worldviews offer for these questions. When you are in a position to do this because of your understanding of what Christianity teaches, you will be in a good position to evaluate what is right and what is wrong about rival worldviews and social theories. You will have a far better grasp of the way the social world works, and how it has worked in the past.

Christian textbooks and monographs in history, economics, philosophy, theology, sociology, education, political theory, and the other social sciences should begin with this five-point covenantal structure. They do not. The authors are either unaware of this structure or else they do not think it applies to their field of thought. By taking this attitude, they implicitly surrender to rival theories of the way the world works. *They implicitly import the thinking of the authors and instructors who taught them when they were in graduate school.* They are not self-conscious about the inherent differences between the Christian worldview and rival worldviews. They may understand this conflict with respect to certain issues, but they do not understand the extent to which there is a systematic and inevitable conflict between the biblical worldview and rival worldviews. It is much easier to recognize these fundamental differences if you understand the five points: sovereignty, authority, law, sanctions, and time.

The best place for someone to begin to investigate these fundamental differences is in whatever area of life he has been assigned specific responsibilities. For someone who works for a salary, this certainly applies to his job. A Christian should also be self-conscious in investigating how the Christian worldview applies to his calling. This takes considerable study. Such discernment is not taught in colleges and universities. It is not taught in programs of on-the-job training. *This is why self-education is crucial for rebuilding our little segments of the world.* We must start with those areas of life in which we have unique responsibilities. Only then will we be prepared to rethink the broader responsibilities that we have in areas affected by family, church, and state.

It is common for social reformers and activists to concentrate their programs of self-education on political matters. This is not the correct approach. We should start with our highly specialized knowledge of responsibilities in tasks that have been assigned to us by our employers. Here is where we have primary responsibility outside of the home. Someone holds us accountable. We report to someone. There are rules. There are sanctions. There had better be a future. *To take on the reform of the world before we have mastered the reform of our lives is a form of arrogance.* It is an example of biting off more than we can chew. It is a premature grabbing of the robes of authority. It is one more example of Adam's sin in the garden.

We are back to Jesus' warning about the log in your eye. "Why do you look at the tiny piece of straw that is in your brother's eye, but you do not notice the log that is in your own eye? How can you say to your brother, 'Let me take out the piece of straw that is in your eye,' while the log is in your own eye? You hypocrite! First take the log out of your own eye, and then you will see clearly to take out the piece of straw that is in your brother's eye" (Matthew 7:3–5). Here is the rule: first things first. *Self-reform must begin with self-education.*

There are two aspects of self-education that you had better deal with. The first is your narrow specialty. The second is how your work fits into the overall operation of society. It is best to begin with your understanding of how the economy works. As I have said repeatedly, the free market economy is a gigantic auction. Whatever you do for a living, you do it within a competitive framework. So, you have obligations to master the specific information and skills associated with your occupation. But you must also understand how your occupation affects the world around it. In other words, *you have to have the big picture and the small picture.* It is not sufficient to have mastered the technical skills associated with your occupation. You must also understand what the competition is doing, and how both you and the competition fit into the overall economy. You must become an expert in both. This is a big responsibility, but this is what success requires. You do not do your job in a vacuum. Whatever you do, you had better do it well. You had better be studying ways to improve your skills. If you can attend the seminar over a weekend every year or so, that is a good idea. Constantly work on improving your performance. This general principle also applies to your calling in life.

This always begins with reading. *You must constantly be reading in your field.* You must read classic books. You must also read favorably reviewed

books that present and evaluate whatever new information is important for staying current and competitive in your field. You should be visiting websites and reading specialized publications in your field. There is constant competition and constant progress going on. This degree of competition will increase as competitors from around the world enter the marketplace by means of the World Wide Web.

There was a time in history when somebody was a master of the details of how to produce a buggy whip. But his skills did him no good after buggies were replaced by automobiles. That did not take long. In the United States, it took place in about 13 years in cities, from 1900 to 1913.

C. Teaching

It is been known for thousands of years that one of the best ways to master a subject is to teach it. The discipline of teaching is a discipline of the mind. It forces the teacher to master his subject and then transfer a portion of this knowledge to novices. In executing this task, he must be able to take complex material and extract the relevant (for the students) highlights. A good teacher honors three speaking requirements in this order: accuracy, clarity, and motivation. His presentation should fit his audience: their interests, skills, intellectual capacity, motivation, and background. It takes creativity to do this effectively. It is not sufficient for him to know the material. He must be able to rework the material in such a way that most members of his audience are able to grasp it, internalize it, and apply it. The students who do this most effectively should also be encouraged to teach it. There should be a *multiplication process* associated with teaching.

Effective teaching involves keeping up with the latest discoveries in the field. It also involves practical applications. There is a distinction between theory and practice. An effective teacher will honor this distinction. He will be able to relate the general principles of action, which are universal, to specific situations. This is the art of casuistry. It has to do with the exercise of judgment: the ability to recognize which fixed principles apply to which specific situations. This is point four of the biblical covenant.

I do not know what percentage of the population has the ability to teach, but the ability to teach well, as with every other skill, is limited. I assume that only about 20% of the workers in any profession are capable of teaching well, and perhaps only 4% have the capability of becoming really effective teachers. This is a Pareto distribution. I cannot prove it here, but I think it

would be unwise to assume otherwise. *This means that somebody who develops the skill of teaching will have leverage far beyond what his peers in the profession possess.* Most people who are capable of teaching do not seek out opportunities to teach. There may not be sufficient payment. It is a lot of extra work. Most people do not like to stand in front of other people and deliver a lecture. Someone may be willing to teach on a one-to-one basis, but he is not willing to teach in a group setting.

Very few people develop the skill of public speaking. The skill can be learned by most people. It takes practice. It takes the willingness to stand in front of a group and risk making verbal and intellectual mistakes. But, through a program of competitive speaking, most people can learn the skill of public speaking sufficiently so as not to embarrass themselves when called upon to make public presentations. Very few people go out of their way to develop this skill because they do not go out of their way to seek opportunities to speak in public. This creates opportunities for those people who are willing to sacrifice time, energy, and public embarrassment in order to develop the skill of speaking in public.

A good way to begin teaching is to work as a tutor. Teach one-on-one. Get feedback from the student. Get a sense of his confusion. Make assessments of where he must concentrate his efforts in order to overcome his lack of knowledge and his lack of self-confidence. I began tutoring in high school. I made a little money, and I helped a young man who was having trouble in a beginning course. It was good training for me. I do not know whether it was good training for him. I did not do this for long, but I did it long enough to gain self-confidence in my ability as a teacher. That self-confidence and that skill has been basic to my career ever since. I was a teaching assistant in the field of Western civilization when I was a graduate student. I taught briefly as an economics professor at the college level. I produced 1,250 video-based lessons for the Ron Paul Curriculum, 2013–17. I taught courses in the history of Western literature, the history of American literature, American history, economics, government, and business. I did this toward the end of my career, between the ages of 71 and 75. I had begun teaching 60 years earlier. Even before this, from the age of 12, I had the ability to speak clearly and motivationally in public. This skill was basic to my entire career. I strongly recommend that you develop this skill.

Anyone who continues to add to his knowledge but refuses to do any teaching is missing a tremendous opportunity to become even more profi-

cient in his field. He is also missing an opportunity to help others develop their skills. He has boxed in the knowledge that he possesses. *The process of Christian dominion always involves evangelism.* Evangelism is a form of teaching. When you teach someone the basics of Christianity as it applies to any area of life, and you also encourage him to continue this program of evangelism, you help to extend the kingdom of God in history. Jesus made this point clear.

Jesus went about all the cities and the villages. He continued teaching in their synagogues, preaching the gospel of the kingdom, and healing all kinds of disease and all kinds of sickness. When he saw the crowds, he had compassion for them, because they were troubled and discouraged. They were like sheep without a shepherd. He said to his disciples, 'The harvest is plentiful, but the laborers are few. Therefore urgently pray to the Lord of the harvest, so that he may send out laborers into his harvest' (Matthew 9:35–38).

If you begin teaching, you will soon identify your strengths and your weaknesses. You will have to study to overcome the weaknesses. If you find that you lack information, you must seek out this information. If a student asks questions that you cannot answer, you must find answers. This keeps you developing your knowledge as well as your skill of imparting this knowledge.

There are many ways to teach. Tutor somebody one-on-one. Speak to a Sunday school class. Start a book club where people meet once a week to discuss a book. If you start a book club, choose a topic that you know something about. It can be mostly intellectual. It can also be a how-to book, such as something on money management, time management, or investing. Invite friends to attend. Produce a one-page flyer showing the benefits of attending. Pick a topic that people are interested in. Limit the first book to six weeks. Limit the meetings to 90 minutes. Include fellowship time. Then pick a second book if people show interest in another six weeks' session. You will gain experience leading a discussion group.

You do not need to teach face-to-face. Produce a series of online videos. Produce written support material for these videos, such as PDF workbooks. It is easier to become a teacher today than at any time in history. The communications technologies become ever cheaper and easier to use. For very little

money, you can produce high quality teaching videos that can be viewed by ten people or ten million. They can be posted free of charge online. They can be produced with inexpensive equipment for only the cost of your forfeited time. Build your reputation as an expert. Serve as a model for other people who will also become teachers. This is how you can have influence from the beyond the grave. Once posted, a video remains available permanently.

Writing a blog is free of charge or close to it. Write on a regular basis. Through search engines, people who are interested in the topic you write about will be able to locate what you have written. If it impresses them, they will come back again to read more. Nothing like blogging was available until 1995: the introduction of the graphical user interface, which opened the World Wide Web to the masses. Then everything changed. It changed within five years. I launched a website in 1996. By the year 2000, I had 35,000 email subscribers. By 2006, I had over 100,000 subscribers. I delivered this information by email for very little money. I made a good living, and I also built an audience for the books I had written on Christian economics. I took advantage of the opportunity early, when almost nobody did. It took only minimal technical skills to do this. It has paid off ever since.

You do not know how much influence you will be able to develop if you become a teacher. You must learn by experience. You may have extraordinary skills. You may have only average skills. But in a world in which almost no one develops his average skills, possessing average skills gives you a permanent advantage over at least 80% of your peers if you pursue a life of teaching. If you hesitate because you do not think you are good enough, then serve as a tutor until you gain greater skills and greater confidence. Start small. If you do something long enough, you will get good at it.

D. Scholarship

Scholarship is not simply intense study. It is intense study that is structured by mainly formal academic requirements. An inventor may study a topic intensely, but his goal is not the publication of an article or a book. His goal is to produce a technical device that performs a specific operation. His procedure is not governed by academic standards of documentation. The same is true of an investor. He wants to make money, not get published.

Very little academic scholarship ever directly affects the thinking or the lives of more than a handful of people. Most consumers do not pay scholars directly to be informed of the results of their scholarship.

There are rare books of scholarship in every field that set the pattern for scholarly investigation for decades or even centuries. A handful of these books are read by generations of scholars, not because of unique information in these works, but rather because of the impact that these works have had on scholarship in a particular field, and from there to decision-makers of society. Probably the most widely quoted statement on the impact of scholarship on the general public was offered at the end of a major work of scholarship that had indirect influence over the thinking of economists and politicians throughout the second half of the twentieth century. The statement appears in the final paragraph of the most important economics book of the twentieth century, *The General Theory of Employment, Interest, and Money*. It was written by John Maynard Keynes, and it was published in 1936.

The ideas of economists and political philosophers, both when they are right and when they are wrong, are more powerful than is commonly understood. Indeed the world is ruled by little else. Practical men, who believe themselves to be quite exempt from any intellectual influence, are usually the slaves of some defunct economist. Madmen in authority, who hear voices in the air, are distilling their frenzy from some academic scribbler of a few years back. I am sure that the power of vested interests is vastly exaggerated compared with the gradual encroachment of ideas.

He exaggerated the power of economic ideas. The public support of influential self-interested members of special-interest groups is crucial for most decision-makers most of the time. But Keynes was correct in this sense: politicians justify their anti-market political actions by an appeal to some economist, or at least a simplified version of his ideas. Of no economist in history was this more true than of Keynes, whose exceedingly incoherent ideas justifying national governments' deficits misled generations of academic economists who in turn justified and promoted their governments' policy of deficit spending. Indeed, the major Western governments by 1936 had already adopted this policy. Keynes was accepted as the guiding light of economic policy only in retrospect. Economists and politicians have used bits and pieces of the *General Theory* to justify the massive build-up of government debt that had begun in 1931 and which continues today. The

book was unreadable in 1936, and it remains unreadable. Rarely does anyone quote the book's theoretical sections. Rarely do economists actually read the book. In this sense, it is like Karl Marx's *Das Kapital* (1867). It is honored verbally. Brief extracts from them are quoted, but almost no one has ever read either of these books from cover to cover. Of those few who have, almost no one has had his mind changed by what he has read. True believers read these books after they have been converted to the faith by something less turgid, much shorter, and more coherent.

There are four major formats for scholarship: the academic journal article, the academic monograph, the treatise, and the textbook. I will explain what these are, how they are used, and what their impact has been.

The article is published in a peer-reviewed journal that is aimed at the academic community. Almost no one reads these journals. I mean this literally. Other than the editor, no one reads an academic journal cover to cover. Their primary purpose is academic and professional. At major research universities, which pay the largest salaries, junior faculty members are promoted to senior positions based on the number of articles they have had published in the most prestigious journals. Rarely does an article change the mind of more than a handful of people. Published articles are mainly tools for receiving tenure at universities that pride themselves on being research centers. Because of the Internet, it is possible to trace how often a journal article is quoted in subsequent journal articles. Very few of them are ever quoted, and the number of quotations of any article declines steadily every five years for all but a handful of articles.

The most widely quoted journal article in the field of economics was written by Ronald H. Coase, who won the so-called Nobel Prize in 1991. (Wikipedia reports: "In 1968, Sweden's central bank, Sveriges Riksbank, established the Sveriges Riksbank Prize in Economic Sciences in Memory of Alfred Nobel, which, although not being a Nobel Prize, has become informally known as the 'Nobel Prize in Economics.'") Its title: "The Problem of Social Cost." It appeared in the third issue of an annual journal published by the University of Chicago: *The Journal of Law and Economics* (1960). That article became the foundation of a new academic discipline: law and economics. It was not simply an erroneous article. It was an evil article. It was an indirect assault on the concept of private ownership. Yet it was regarded at the time, and is regarded today, as a defense of the free market. I wrote a book refuting it: *The Coase Theorem* (1991). I wrote an article against it:

“Undermining Property Rights: Coase and Becker” (2002). He never responded. He had 20 years to respond. He died in 2013 at age 102. His final publication appeared in 2012: a journal article. His first three publications, also journal articles, appeared in 1935: a 78-year publishing career. He wrote mainly articles.

Then there is the monograph. The monograph is a narrowly focused book. Its goal is supposedly to throw new light on either a forgotten topic or a topic that has been widely misinterpreted. It usually is published by the book-publishing division of a university. Sometimes a monograph is published by a commercial publisher that is known as an academic publisher. These books are sold primarily to university libraries at extremely high prices: at least three times to four times the price of a commercial hardback book of similar length. A book that has been favorably reviewed in several major academic journals can be invoked by a junior professor who is seeking tenure at a research university. Tenure means that he cannot be fired for anything other than a moral or legal infraction. It is a highly sought-after plum in academia: a high guaranteed income for life for almost no work. Tenure has faded in importance in recent years because it is granted far less often than it was in the second half of the twentieth century. A monograph can establish a scholar's reputation. It can shape the thinking of hundreds or even thousands of scholars. Keynes' *General Theory* was a monograph. So was the book by Keynes' critic, F. A. Hayek, *The Road to Serfdom* (1944). A highly influential monograph in numerous academic disciplines was Thomas Kuhn's *The Structure of Scientific Revolutions* (1962). It popularized the word “paradigm.”

A treatise is rare. This is a book that attempts to restructure the intellectual premises of an entire field of study. The most important treatise in the history of Western civilization is Augustine's *City of God*. He died in 430. It was written in the decade prior to his death. It shaped the thinking of Western theologians and scholars for over 1,000 years, most notably John Calvin in his treatise, *Institutes of the Christian Religion* (1536). In economics, by far the most famous treatise is Adam Smith's *Wealth of Nations* (1776). Marx's *Das Kapital* (1867) is a treatise. Ludwig von Mises' *Human Action* (1949) is a treatise. The book you are reading is part of a treatise.

Finally, there is the textbook. A textbook is used primarily in public high schools and then colleges and universities. It introduces first-year students to the basic ideas of a particular academic discipline. It is noncontro-

versial. It rarely mentions conflicting contemporary interpretations within the academic discipline. It does not mention what appear to be irreconcilable aspects of these rival schools of opinion. It glosses over them. It gives the impression that the academic discipline is a coherent, consistent enterprise. It has to satisfy a textbook-screening committee of a commercial publishing firm. This committee must in turn satisfy the various conflicting viewpoints that are found in the departments of large universities. Textbooks are by definition never innovative. They are almost never read a second time by a student who has finished the course. They are revised every few years in order to generate enormous profits for the publishing companies and the authors. Textbooks are priced higher than almost any other book of comparable length. They are deliberately unmemorable in terms of their style. The textbook publisher's committee sees to this. By far the most famous and most profitable economics textbook was written by Paul Samuelson, a self-identified disciple of Keynes. It was first published in 1948, and subsequent revised editions are still being published 70 years later. It made Samuelson a very rich man. The book was an attempt to make Keynes' *General Theory* coherent to literally millions of college students. A textbook carries no weight for establishing tenure. A textbook is rarely quoted as authoritative in any scholarly journal article, monograph, or treatise. It is the main way for a scholar to become exceedingly rich through book royalties.

If you are serious about becoming a scholar, you should prepare yourself for a life of disappointed hopes and plans. First, most Christians do not take scholarship seriously. Second, the general public does not take scholarship seriously. Third, very few people structure their lives in terms of rigorous ideas. Your audience will be small. Fourth, you will find it difficult to gain permanent disciples. They come and go. Few disciples are willing to risk suffering a lifetime of frustration with low or no visible payoff. Fifth, the more controversial your ideas are, the more difficult you will find it to gain disciples, and the more difficult they will find it to support themselves financially while developing these ideas in specific areas of life. Sixth, your disciples, if any, will find it difficult to gain permanent employment in non-Christian educational institutions. Seventh, if your ideas are controversial, your disciples will not find jobs in Christian institutions of higher learning. Small private colleges must raise funds from donors. Controversy scares away donors.

At some point in your career, preferably early, you will have to make a decision about what you believe is the final voice of authority. If it is the Bible, as it should be in any Christian's thinking, then you have a moral obligation to re-think your chosen academic discipline in terms of biblical revelation. I have done this in the field of economics, but my efforts are unique in history. No one else in any academic field has ever written 31 volumes of support materials based on verse-by-verse exegesis of biblical passages. Second, I have gained few academic disciples. As far as I know, my economics books have never been used in college courses. But, from the day I started out, my primary goal was not to gain disciples. My primary goal was to find out what the Bible teaches about economics. It has taken me six decades to achieve this, but I have achieved my goal. This multi-volume treatise is the summation of what I have discovered.

The unwillingness of Christian scholars in every field to go to the Bible in search of authoritative pronouncements that govern the presuppositions of their academic or professional fields has been legendary from the earliest treatises. It goes back to Justin Martyr and the apologists in the middle of the second century after Christ. They imported Greek philosophy to provide co-principles of truth. Greek philosophy was understood to have equal authority with the Bible. But God does not accept anyone's speculation as equal to His. There has always been a debate over the doctrine of creation out of nothing, which is taught in the first chapter of Genesis. The Greeks denied it. Scholars and popularizers of the Renaissance and the Enlightenment denied it. Obviously, Charles Darwin denied it. There has been an implacable battle between six-day creationism and all rival theories of origins. This means that there has been an implacable battle over the issue of sovereignty, because *sovereignty is always a question of origins*. The best way to discover the foundations of any social philosophy is to examine in detail its doctrine of the origin of the universe and the origin of man. There, you will find the sovereign agent or source within the system.

As a Christian scholar, you may be able to get your narrowly focused academic articles published in a secular scholarly journal. This is easiest with respect to history. I recognized this as an undergraduate. You simply discuss the historical details of the topic at hand. This can also be done in other fields. These articles must be mainly descriptive. They will be evaluated by your peers in terms of the coherence of your arguments and the relevance of your documentation. This will help establish your reputation.

It will help throw light on a particular topic. But it will not be seen as Christian, and it will have little or no influence in the thinking of other Christian scholars. The same is true of a monograph.

When you get to the treatise, there is no way to cover up the implicit and explicit confrontation between the biblical worldview that you think should govern the field of study that you have pledged yourself to develop vs. all other prevailing academic explanations of how the world works and why. *If you want to shape the thinking of future generations of scholars, you must write a treatise.* The treatise should be internally self-consistent. It should deal with the fundamental issues of sovereignty, authority, law, sanctions, and the time. It should start with an announcement of the authority of the Bible as the primary source of knowledge about these five issues. It should return again and again to biblical revelation to make its points, support its points, and drill these points into the thinking of your readers.

When you do Christian scholarship, you had better be willing to stand alone. You should be willing to pursue ideas wherever they lead, despite the fact that no one is likely to pay you to do this work, and very few people will follow you in your conclusions. You should strive to develop disciples, but it is far more important that you develop the treatise, the monographs, the popular articles, the lectures, the workbooks, and the training materials than it is to disciple people one-on-one. The time that it takes to disciple people one-on-one is high. The kingdom of God will get a far higher rate of return on your efforts if you print them, record them, and make them available on the Internet or whatever the mass communications technology is in your generation.

Your work is necessary but not sufficient to change other people's thinking, and in turn to begin to change the social order. The work of the Holy Spirit is necessary for you to gain permanent and reliable disciples, who will extend your efforts down through the ages. Your work cannot substitute for the work of the Holy Spirit. But your work can be worth the Holy Spirit's efforts to promote your reconstruction of the field that you make your calling.

Only a tiny handful of people should devote their lives to pioneering Christian scholarship. Far more people can become effective teachers. This includes teachers at colleges and universities. They do conventional scholarship. They do not pioneer anything new. They usually do not write much. They give their lectures, and their students dutifully take notes. Anyway, a few of them do. Then the students take the final exams, throw away the

textbook or sell it back to the local campus bookstore, and never think about the material again. This is normal. This has always been normal. A tiny number of your students will commit to a lifetime of scholarship. But do not despair. Sir Isaac Newton never taught a student at Cambridge who left any trace. Yet his single treatise, *Philosophiæ Naturalis Principia Mathematica* (1687), reshaped the modern world of science and scholarship. He was a secret unitarian. We could surely use a Trinitarian with comparable intellect and impact. We could use dozens.

Conclusion

Education is a major area of Christian Reconstruction. R. J. Rushdoony focused on education in his early books: *Intellectual Schizophrenia* (1961) and *The Messianic Character of American Education* (1963). He continued in *The Philosophy of the Christian Curriculum* (1981). But education is something far broader than classroom education. Classroom education has always meant formal education, which ends when the student becomes an adult and leaves school. Only in the twentieth century did large numbers of adults continue their education in the setting of a university. University education began on a very limited scale in Western Europe about the year 1100. Formal education expanded after 1900 in universities that granted advanced degrees. After someone graduates from a degree-granting institution, he rarely studies in a classroom setting again, other than in a Sunday school. He may attend a workshop at a weekend seminar, but there is no degree granted. The experience lasts only for a few days at most.

Classroom education is cost-effective for training beginners. In bureaucracies in ancient Egypt, priests lectured to students who took notes. Today, classroom education is slowly beginning to lose appeal because of the existence of online videos as substitutes for the classroom. For the first time in history, it is possible for a student located anywhere in the world where there is access to the Internet to view lectures by professors at major universities. There is an ancient saying in English: "If the mountain cannot go to Mohammed, then Mohammed must go to the mountain." This is no longer true with respect to formal education. The mountain, meaning the lecturer in a university, goes to the student by way of the Internet. This is not tutoring on a one-to-one basis, but it is far closer to it, organizationally speaking, than classroom education is. A teacher can reach far more students online than he can reach locally in a classroom.

Today, the monetary cost of typesetting a digital book and posting it online is close to zero. An author who can do simple typesetting and website management can post his books virtually free of charge. This has changed publishing. Print-on-demand book publishing is now possible. This has revolutionized the publishing of physical books. Amazon has revolutionized the marketing of e-books and physically printed books, especially paperback books. All of this took place in a period of about 15 years, 1995 to 2010. The tools of education are now available to anybody almost free of charge. It takes time and effort, but it no longer takes much money.

Education will become increasingly decentralized. This will reduce the power of the state to shape the minds of each generation. The world of Nebuchadnezzar is now facing a technological challenge like nothing since the development of the physically printed book sometime around 1450 in the West. But it is even more revolutionary than books printed by movable metal type. The costs of book production are now almost exclusively a matter of time rather than money.

This means that almost anybody can become an online educator. He can teach somebody something. He can teach a million people as inexpensively as he teaches one person when those million people are receiving their education by means of free videos online. This has changed the financial structure of education. The teacher who has reached more students in history than anyone is Salman Khan. He started the 100% online Khan Academy in 2006 by accident. He began teaching his cousins basic mathematics by means of YouTube videos. The videos were free to post, and they were free for anyone to watch. Thousands of students began to watch. Word got out. He began getting some donations to help him. He has taught tens of millions of students, but he was not trained as a teacher. He was trained as an engineer at the Massachusetts Institute of Technology, and then he was trained as a businessman at the Harvard Business School. He is now teaching students all over the world day and night. We have never seen anything like this in history.

You may not be able to match him in terms of his audience and his influence, but you can certainly match him in terms of his technology. There is no longer a major monetary barrier to entry. The barriers are now a matter of your knowledge, your creativity, your self-discipline, your mastery of a few computer skills, your time-management skills, and above all, your tenacity. I cannot stress this enough. *Tenacity is the key to any successful en-*

deavor, and this includes education. “No one who puts his hand to the plow and looks back is fit for the kingdom of God” (Luke 9:62b).

10

BUSINESS

For it [God's kingdom] is like when a man was about to go into another country. He called his own servants and gave over to them his wealth. To one of them he gave five talents, to another he gave two, and to yet another he gave one talent. Each one received an amount according to his own ability, and that man went on his journey. The one who received the five talents went at once and invested them and made another five talents. Likewise the one who had received two talents made another two. But the servant who had received one talent went away, dug a hole in the ground, and hid his master's money. Now after a long time the master of those servants came back and settled accounts with them. The servant who had received the five talents came and brought another five talents. He said, 'Master, you gave me five talents. See, I have made five talents more.' His master said to him, 'Well done, good and faithful servant! You have been faithful over a few things. I will put you in charge over many things. Enter into the joy of your master.' The servant who had received two talents came and said, 'Master, you gave me two talents. See, I have made two more talents.' His master said to him, 'Well done, good and faithful servant! You have been faithful over a few things. I will put you in charge over many things. Enter into the joy of your master' (Matthew 25:14–23).

Analysis

This is one of the parables that I call the pocketbook parables. Jesus used parables relating to money in order to convey spiritual truths to His audience. He recognized that people understood economics better than they understood theology. Yet He was speaking to audiences of Jews, who had better theological training than any other people on earth. This is why I think it is wise for us to understand biblical economics. It makes our understanding of basic theology far more accurate.

The topic of Matthew 25 is the final judgment. But before Jesus got to the section on the final judgment, He offered two parables. One of them was the parable of the ten virgins. Five virgins took along containers filled with oil; five did not. As the bridegroom was returning, the virgins who had not taken extra oil asked those who had if they could have some of their oil. The five virgins who had been wise in filling their lamps refused to share the oil. The unwise virgins went to a local town to buy oil, but when they returned, they found that they were locked out of the marriage feast.

The second parable is known as the parable of the talents. A talent was a specific weight. It referred to a coin's weight and fineness of a precious metal.

The general topic of the two parables was the kingdom of heaven, as verse 1 declares. But the context of both parables was the day of reckoning. The final third of the chapter deals with the final judgment. That, of course, is the supreme day of reckoning: the end of history.

Jesus told the story of a rich man who went into a distant kingdom for a considerable period of time. Before he departed, he called three stewards before him. He gave coins to all three. To the first man, he gave five coins. He obviously trusted this man's abilities to manage his money well. To the second man, he gave two coins. He had less confidence in this man's abilities. To the third man, he gave only one coin. He clearly did not have much confidence in this man's money-making abilities. As it turned out, his assessment of all of the stewards' abilities was correct. The first man doubled the rich man's money. The second man also doubled his money, but he had received only 40% of what the first man had received. The third man produced a rate of return of zero.

Then the servant who had received one talent came and said, 'Master, I know that you are a strict man. You reap where you did not sow, and you harvest where you did not scatter. I was afraid, so I went away and hid your talent in the ground. See, you have here what belongs to you.' But his master answered and said to him, 'You wicked and lazy servant, you knew that I reap where I have not sowed and harvest where I have not scattered. Therefore you should have given my money to the bankers, and at my coming I would have received back my own with interest. Therefore take away the talent from him and give it to the servant who has ten talents. For to everyone who possesses, more will be given—

even more abundantly. But from anyone who does not possess anything, even what he does have will be taken away. Throw the worthless servant into the outer darkness, where there will be weeping and grinding of teeth' (vv. 24–30).

The fact that the owner of the capital, who represented God in final judgment, had expected a positive rate of return confirms the legitimacy of investing that produces a positive rate of return. In this case, the resentful, risk-averse steward was informed by the owner that he should have put the coin with the money lenders. This way, the owner of the coin would at least have gained some positive rate of return: interest. *This parable is clearly an affirmation of the legitimacy of banking.* Anyone who argues that the Bible is in any way opposed to commercial loans made by banks to borrowers who promise to pay a rate of interest on their loans does not understand the New Testament. He also does not understand the Old Testament. The Old Testament, specifically the Mosaic law, did have a prohibition against interest taken from charitable loans made to poor brothers in the faith (Exodus 22:25). These were not business loans. They were also not loans to consumers who wanted to increase their purchases of luxury goods.

How was it possible for the first two stewards to return twice as much money as the master had delivered to them? They had made this money as entrepreneurs. They had started businesses or else they had gone into joint ventures with others who had started businesses. But how did business enable them to double their money? What is the basis of entrepreneurial profit? This: correct knowledge of future market conditions. Successful businessmen are able to predict the conditions of supply and demand better than their competitors. Profits come from the successful forecasting of future demand and efficient organization of production. Losses come from unsuccessful forecasting and inefficient organization of production. Profits are not guaranteed. Losses are not guaranteed. There is an element of uncertainty associated with business forecasting and planning.

The rich man gave five coins to one of the participants, two coins to the second, and one coin to the third. The stewards would be judged by the rich man in terms of an unequal initial distribution of assets. Obviously, the rich man would prefer to double his money with five coins invested rather than only two coins invested. So, not only was there inequality with respect to the initial distribution, there was also economic inequality in terms of the

results of his investment. There was also inequality with respect to the rewards. Even more explicit is this: "Therefore take away the talent from him and give it to the servant who has ten talents." He who had earned the greatest amount of money received the money of the man who performed least effectively. The owner did not give the coin to the second steward, who had a total of four talents. He gave it to the first steward, who had a total of ten talents. *There is no clearer statement in the Bible regarding the legitimacy of economic inequality.* This parable represents all forms of asset distribution. Inequality of talent, inequality of intelligence, inequality of performance generally: this is not only what God expects; this is what God demands. Here is an example from the sports world. In horse racing, the jockeys with the best records get hired by the owners of the fastest horses. Then their records improve even more compared to those who did not get hired to ride the fastest horses. Their pay goes up as rich horse owners compete to hire these elite jockeys. *The rich get richer.* This is the underlying principle of the parable of the talents.

The biblical principle that the rich should get richer, which they do in a free society, does not mean that the poor get poorer. On the contrary, they also get richer. They just do not get as rich as fast as the rich do.

Throughout history, there has been a constant critique of economic inequality. We see this in Luke's version of this parable. "The nobleman said to them that stood by, 'Take away from him the mina, and give it to him that has the ten minas.' They said to him, 'Lord, he has ten minas.' 'I say to you, that everyone who has will be given more, but from him that has not, even that which he has will be taken away. But these enemies of mine, those who did not want me to reign over them, bring them here and kill them before me'" (Luke 19:24–27). Jesus did not mince words. He said explicitly that those who criticized the capital owner's allocation of rewards were deserving of death. They were rebels against his authority. From the beginning, even before he departed, they conspired against him. "But his citizens hated him and sent a delegation after him, saying, 'We will not have this man rule over us'" (v. 14). This was why they were on the side of the economic non-performer, who himself was envious of the wealth of the rich man. They were also non-performers. He was their kind of person.

Whenever you hear someone who comes in the name of Christianity or any other worldview and then calls for wealth redistribution by the state, think of him in the same terms that Jesus thought of the rebels in Luke 19.

No one who calls himself a Christian should be in favor of the redistribution of wealth by the power of the civil government. Such a view of redistribution through power is evil, and Jesus identified it as evil. It is not merely wrong-headed. It is not merely an intellectual error. Its underlying philosophy is evil. This philosophy goes back to the temptation of the serpent. God is said to be keeping man from what is rightfully his. "For God knows that the day you eat it your eyes will be opened, and you will be like God, knowing good and evil" (Genesis 3:5). It's just not fair, the serpent implied. It deserves resistance. It deserves rebellion. It deserves a new world order based on a new system of ownership. "Steal the fruit and eat it. It's not God's property. It's yours." The fact that there is a Christian socialist movement, also called the social gospel, that has promoted such a policy since the 1880s is indicative of the lack of faith of those who call themselves Christians, and the lack of trust in the words of Jesus. This is why one aspect of Christian activism should be to challenge the idea of the welfare state: wealth redistribution through state coercion.

Anti-free market political activists seek to structure the tax laws so as to take from the rich and give to the poor. This is a violation of what God requires. These political reformers are not content with the biblical standard. It rewards the productive with greater wealth than the less productive. They claim to be morally outraged. They claim to represent the moral high ground. They are not content with economic inequality.

Throughout the Bible, righteous men received the economic blessings of God. Let us start with Abram. "Now Abram was very rich in animals, in silver, and in gold" (Genesis 13:2). Then there was Jacob. "God said to him, 'I am God Almighty. Be fruitful and multiply. A nation and a company of nations will come from you, and kings will be among your descendants. The land that I gave to Abraham and Isaac, I will give to you. To your descendants after you I also give the land'" (Genesis 35:11–12). Most famous of all was Job. In the beginning of the book, he was wealthy. "He possessed seven thousand sheep, three thousand camels, five hundred pairs of oxen, and five hundred donkeys and a great many servants. He was the man who was the greatest of all the people of the East" (Job 1:3). As a test of his faith, God allowed the devil to take away his wealth. But, at the end of the test, God restored to Job not simply the equivalent wealth that he had possessed before, but twice the wealth (Job 42:10). This is Christian economics in action. It is also Christian economic analysis.

One of the worst fallacies in economic thinking is the fallacy promoted by the former soldier and essayist, Michel de Montaigne. He wrote in the 1570s. Chapter XXI is titled: "That the Profit of One Man Is the Damage of Another."

... No profit whatever can possibly be made but at the expense of another, and that by the same rule he should condemn all gain of what kind soever. The merchant only thrives by the debauchery of youth, the husband man by the dearth of grain, the architect by the ruin of buildings, lawyers and officers of justice by the suits and contentions of men: nay, even the honour and office of divines are derived from our death and vices. A physician takes no pleasure in the health even of his friends, says the ancient Greek comic writer, nor a soldier in the peace of his country, and so of the rest. And, which is yet worse, let every one but dive into his own bosom, and he will find his private wishes spring and his secret hopes grow up at another's expense.

On the contrary, physicians make money by healing sick people, not by making them sick. They are sick before they come to a physician. The sick person and the physician enter into an exchange. Each of them believes that the results of the exchange will be mutually beneficial. If they did not both believe this, no exchange would take place. Furthermore, if the person gets well, this benefits the physician's reputation. If the person gets sick from something else again, he is more likely to return to the physician who cured him in the first place. He may also tell friends about the wonderful cure. The physician does not do well by doing evil; he does well by doing good. He helps sick people solve their problems. This should be the model of every businessman or professional who offers his services in exchange for money or other valuable resources.

A. Service Motive

The basis of success in business is service to specific consumers or customers. This service mentality is basic to the gospel, and it is basic to every social order that adopts the free market as the basis of ownership and exchange. The businessman who serves his customers well gets rich. The businessman who does not serve his customers well does not get rich. He may go out of business.

Paying customers decide which businessmen succeed and which fail. The private property social order leads to voluntary exchange. In this exchange, customers are dominant because they own money. Money is best defined as the most marketable commodity. Every businessman wants more money from his business. He must satisfy customers in order to achieve this goal. The customers possess greater economic authority because they possess money. Hardly anyone wants to buy the specific output of a business. Almost everyone wants to do business with the person who has money. There is unequal authority in the transaction. The customer, not the businessman, has greater authority.

When somebody goes into business, he does so because he thinks that competing businesses have not satisfactorily met the potential demand of a group of customers. The businessman believes he can meet this demand more efficiently, meaning with a reduced use of scarce economic resources. He believes that he understands what future consumers will want to buy. He enters the market to buy productive resources in order to produce specific goods or services. He may be incorrect. He may lose money. But if he is correct, he will make money. There is nothing inherently evil about business.

Individuals sometimes are motivated to go into business in order to get rich. Owning a successful business is the most common way to get rich. But this motivation is not consistent with the biblical outlook on wealth. God does not call people to get rich for the sake of consumption or power or status. He calls people to be good servants ethically and therefore good stewards economically. His goal is to extend the kingdom of God in history (Matthew 6:33). As part of this kingdom-extension process, people who have business skills can put these talents to work by serving customers. They make the lives of customers better than their lives would have been if the businessmen had not started their businesses.

It is a constant struggle in the lives of Christians to avoid being seduced by success indicators. Someone who goes into business needs success indicators, profits and losses, to assess the success of his business in meeting the wants of customers. But if he has achieved profits by means of unethical practices, the success indicator of profit is misleading him. The psalmist initially lamented this fact.

Surely God is good to Israel, to those with a pure heart. But as for me, my feet almost slipped; my feet almost slipped out from under

me because I was envious of the arrogant when I saw the prosperity of the wicked. For they have no pain until their death, but they are strong and well fed. They are free from the burdens of other men; they are not afflicted like other men. Pride adorns them like a necklace around their neck; violence clothes them like a robe. Out of such blindness comes sin; evil thoughts pass through their hearts. They mock and speak wickedly; in their arrogance they threaten oppression. They set their mouth against the heavens, and their tongues march through the earth (Psalm 73:1–9).

But this was not the end of the psalm. He continued: “Then I went into God’s sanctuary and came to understand their fate. Surely you put them in slippery places; you bring them down to ruin. How they become a wilderness in a moment! They come to an end and are finished in awful terrors. They are like a dream after one wakes up; Lord, when you arise, you will think nothing of those dreams” (vv. 17–20).

The covenantal structure of the world rests on Bible-revealed ethics. God blesses the righteous in history. But historical cause and effect are not instantaneous. The first three of Job’s four visitors mistook Job’s distress as evidence that he had broken a law of God. They were incorrect. At the end of the book, God condemned them.

It came about that after he had said these words to Job, the Lord said to Eliphaz the Temanite, ‘My wrath is kindled against you and against your two friends, for you have not spoken of me what is right, as my servant Job has done. Now therefore, take for yourselves seven bulls and seven rams, go to my servant Job, and offer up for yourselves a burnt offering. My servant Job will pray for you, and I will accept his prayer, so that I may not deal with you after your folly. You have not said what is right about me, as my servant Job has done’ (Job 42:7–8).

The desire to become rich for its own sake is a great delusion. It mistakes a success indicator for success.

Do not work too hard to gain wealth; be wise enough to know when to stop. Will you let your eyes light upon it? It will be gone,

for it will surely take up wings like an eagle and fly off to the sky (Proverbs 23:4–5).

. . . but the cares of the world, the deceitfulness of riches, and the desires of other things enter in and choke the word, and it does not produce a crop (Mark 4:19).

Now those who want to become wealthy fall into temptation, into a trap. They fall into many foolish and harmful passions, and into whatever else makes people sink into ruin and destruction. For the love of money is a root of all kinds of evil. Some people who desire it have been misled away from the faith and have pierced themselves with much grief (I Timothy 6:9–10).

The success indicator of profit is the means by which buyers maintain control over sellers. They buy or refuse to buy from specific producers. This keeps producers in line with the desires of customers. Bookkeeping is necessary for producers to know how well they are doing in their attempts to meet the demands of customers. *The primary economic role of the profit system is to guide production according to the demands of paying customers.* Any attack on the profit motive or the profit system is necessarily an attack on the authority of consumers. This is what advocates of the welfare state do not understand. Christian activists had better understand it.

B. Specialized Knowledge

People pay lots of money to obtain accurate knowledge. They pay even greater amounts of money for accurate knowledge of the economic future, especially prices. Someone who is a good forecaster of the prices of commodities can get extremely wealthy by trading in the commodity futures markets. Not many people can do this consistently.

Accurate knowledge about future conditions of supply and demand for specific products and services can be converted into great wealth. The rule is this: “Buy low. Sell high.” If you can see that some asset is underpriced in terms of what the future market will establish, you can buy that asset, withhold it from the market, and then sell it when the price goes up. The risk is this: you may be incorrect. You may buy the item, and then it declines in price. You will therefore suffer a loss. All free markets display constantly changing prices as people buy and sell assets in terms of rival predictions

about what prices will be in the future. Some people think they will rise. Others think prices will fall. Buyers compete against buyers. Sellers compete against sellers. Out of this competition comes an array of objective prices.

If you possess this comparatively rare ability to forecast supply and demand accurately, you should consider becoming either a speculator or a business owner. A speculator does not run a business. He makes his money by predicting prices and investing in terms of his forecasts. A businessman does more. He enters into the marketplace and purchases resources that he believes are underpriced. He believes that his competitors do not see an opportunity. He purchases or leases assets, including the following: human labor, raw materials, specialized information, capital goods, and real estate. Through a production process, he mixes together these producer goods. He hopes that the results of his efforts will be products that can be sold at prices above what his competitors had imagined likely. If he does this, he will produce profits. If he can do it consistently over long periods of time, he will build a profitable business. He can also make profits by selling goods below the prices that his competitors thought possible. This is because he produces them less expensively than they do.

If you have the unique ability to forecast future demand more accurately than other businessmen, then you should consider going into business. It is a wonderful way to serve customers. If you are correct in your judgment, you will make their lives better. They will prove this by paying you money for the output of your business. The better you are at business, the more money you will make. *There is no suggestion in the Bible that business as such is in any way unethical.* Certain practices are unethical. The Bible says not to indulge in such practices, but it does not criticize the profit motive or the profit system. On the contrary, the Bible establishes a system of privately owned property which upholds the right of contract. This system fosters business.

C. Trust: Repeat Sales

In most businesses, profits come mainly from repeat sales. Customers are hesitant to make the first purchase. It takes specialized marketing and advertising for a business to persuade a potential customer to make the first purchase. But after the first purchase, it is easier for sellers to make additional sales if a customer is satisfied with what he purchased. It takes far less advertising to persuade the person to make a second, third, or fourth purchase. Every time the person is satisfied with the transaction, he is more

ready to make another purchase. This comes from an increase in trust. *As trust increases, resistance to making additional purchases decreases.* Buyers are convinced that making purchases from a particular seller are beneficial to them. Therefore, they are less resistant to additional sales offers.

If the sale has been profitable to the seller, he also wants to conduct additional business with a buyer. This is how long-term business relationships are established. Business owners want to develop these long-term relationships because they are profitable. Buyers also want to establish these long-term relationships. These relationships reduce search costs. This is why repeat business is important to both buyers and sellers.

I recommend that if you start a business, you make plans from the beginning on how to develop long-term business relationships with your customers. Do not go into a business in which all the profit comes from a single sale. It is too expensive to make these sales to new customers. It takes a lot of advertising money to make the initial sale. If this is the final sale, your business will be dependent upon constant and expensive advertising.

Trust is basic to long-term relationships of all kinds. In the field of business, trust is best manifested by repeat sales. A seller should strive to build up his reputation as a reliable seller who delivers high value to customers.

D. Barriers to Entry

Most new businesses fail. The business does not become profitable. There is nothing unique about a business failure. Most ventures fail. Most people's plans must be revised. Life is a series of what appear to be false starts.

Because people fear to lose in public, they do not start businesses. They do not want to lose money. But, most important, they do not want to be visible failures. It is common for successful businessmen to start several businesses that fail before they find the one that succeeds. I believe that this fear of failure is the greatest barrier to entry. In nations that have many legal restrictions against starting a business, these may be more important than the fear of failure. But in a free society in which it is relatively easy to start a business, the fear of failure is the biggest barrier to entry. This is what keeps new competitors out of the market. This is why one of the most important personal traits that most businessmen possess is optimism regarding the future and also regarding their own abilities to beat the competition.

It is usually difficult to raise money to start a business. There are really only three ways to get the money necessary to start a business.

1. Save up enough money of your own to start the business.
2. Borrow money from somebody else by promising to pay him a positive rate of return.
3. Find investors who will put up money for a percentage of ownership in the business.

One of the ways that some people borrow money to start a business or to keep a business going is by selling subscriptions or future services. The seller promises to deliver services over a period of time. If he can get buyers to believe him and agree to put up money in advance, he can use this money to build the business. This is not usually seen as a form of debt, but it is.

Other barriers to entry are imposed by the state. Governments pass regulatory restrictions on going into specific businesses. This barrier to entry goes back as far as there are historical records, but it has accelerated in modern times. It began in earnest in the early decades of the twentieth century. A free society limits such restrictions. They are restrictions on people who believe that they have better ways of accomplishing the service of customers. These restrictions also limit potential customers who are not allowed to pay for services rendered by people who are not licensed by the state to render these services.

Another major restriction is lack of experience. This problem was long solved through the apprenticeship system, which began no later than ancient Greece. Physicians took an oath which we call the Hippocratic oath. They promised to teach the sons of the person who taught them the skills of being a physician if the teacher should die. The apprenticeship system still is required by governments in certain professions, but increasingly the possession of formal certification granted by academic institutions has substituted for one-on-one apprenticeship.

E. Advertising

Advertising has always been basic to success in business. Yet there has always been suspicion about the legitimacy of advertising. Part of this is because sellers are tempted to mislead potential buyers. They do not have the buyers' interests at heart. They make false claims about whatever it is they are selling. This is a form of fraud. But there is nothing unique about deception in business advertising. When courting, young men and young

women do their best to impress each other. They conceal their shortcomings. In every area of life in which people seek to impress other people, they are tempted to mislead those people. They want people to think well of them, despite the fact that there are many aspects of their lives that they are not proud of. So, it is illegitimate to single out business advertising as being uniquely corrupt. Compared with political advertising, business advertising is a paragon of virtue. In some cases, the same advertising agencies that do commercial advertising also do political advertising. The standards of business advertising are vastly higher than the standards of political advertising. It is possible for a buyer to sue a seller for misrepresentation and collect damages in a court. It is not possible to do that with a politician who has misled the voters.

A professional writer of nonfiction books and articles should learn early in his career that there are three primary criteria for good writing. The first is accuracy. The second is clarity. The third is persuasion. Given the limitations imposed by the length and the format of the published material, it is supposed to be accurate. Second, if it is not clear, then accuracy is wasted. Third, if it does not persuade the reader, then both accuracy and clarity are wasted. In the art of communication, persuasion is called rhetoric. This has to do with motivating people emotionally. It often has to do with symbols. Rhetoric is basic to the successful practice of politics and law. When we think of a lawyer pleading in front of a jury, which is perhaps the central institution of justice and liberty, we think of someone who makes a case that is accurate, clear, and persuasive. With respect to the practice of law, a trial lawyer is heralded for his rhetorical ability far more than his ability to adhere to the truth. Unlike a witness in a court, a lawyer is not required to swear to tell the truth, the whole truth, and nothing but the truth. On the contrary, most people assume that he will do none of these things if that is what he thinks is necessary to defend his client successfully.

There are competing theories of advertising, just as there are competing theories of almost everything that the human mind puts itself to. I am a great believer in an approach known as *reasons-why advertising*. This approach stresses the importance of presenting highly specific benefits to the reader or viewer of the advertising. There is a slogan governing this approach: "Lead with the benefit. Follow with the proof." The benefit should be real. It should be instantly understandable to the viewer or reader. The proof must not mislead the potential buyer. It must be consistent with the benefit.

This approach to advertising has produced above-average results ever since its development in the early years of the twentieth century.

The person creating the advertisement begins with an understanding of what a prospective buyer really wants to buy. He had better understand human psychology. He had better understand the motivations of people who are interested in a particular product or service. Everything he does must focus on what the buyer wants. This is service-oriented advertising. The advertiser must think through the offer in terms of what the buyer really wants from this product or service. A paid advertiser who focuses on what his client wants is not going to produce effective advertising. Here are the two words that are the most powerful words in advertising: “free” and “you.” I speak from experience. I have written advertising copy that has generated a lot of money. Of course, I had to pay a lot of money to run the advertising, so this income was not all profit. For over four decades, I have learned how to motivate buyers to spend money on what I was selling. I know how to motivate buyers. I say from decades of experience that telling buyers the truth is a successful way to sell commercial products.

Marketing is crucial for success in business. You must budget for it. While it is true that what is called word-of-mouth advertising is an effective form of advertising, it is extremely difficult to devise and execute a marketing program that relies heavily on word-of-mouth advertising. There is a famous saying in American life: “If you build a better mousetrap, people will beat a path to your door.” One of the most successful marketers I have ever known, Mac Ross, had a variation of this statement. “If you build a better mousetrap, but you fail to allocate money for marketing, you will die alone and broke with a garage full of mousetraps.”

There is an old saying: “Let the facts speak for themselves.” This statement is misleading. Somebody has to present the facts. He has to explain what the facts mean in a particular context. Similarly, products do not sell themselves. Salesmen sell products. *If you go into business, you had better learn to be a good salesman.* Here is the best definition of advertising: “Advertising is salesmanship in print.” Do not forget this definition. Learn how to implement this definition in your advertising. If you fail to do this, you will not have much success in business.

F. Lifestyle

Jesus issued this warning: “What does it profit a person to gain the

whole world and then forfeit his life? What can a person give in exchange for his life?" (Mark 8:36–37). In His parable of the rich man and the poor man, He made this plain.

Now there was a certain rich man who was clothed in purple and fine linen and was enjoying every day his great wealth. A certain beggar named Lazarus was laid at his gate, covered with sores, and longing to eat what fell from the rich man's table. Even the dogs came and licked his sores. It came about that the beggar died and was carried away by the angels to Abraham's side. The rich man also died and was buried, and in Hades, being in torment, he lifted up his eyes and saw Abraham far away and Lazarus at his side. So he cried out and said, 'Father Abraham, have mercy on me and send Lazarus, that he may dip the tip of his finger in water and cool my tongue, for I am in anguish in this flame.' But Abraham said, 'Child, remember that in your lifetime you received your good things, and Lazarus in like manner evil things. But now he is comforted here, and you are in agony'" (Luke 16:19–25).

Jesus warned against believing that either great wealth or business success is proof of successful living.

He said to them, 'Watch that you keep yourselves from all greedy desires, because a person's life does not consist of the abundance of his possessions.' Then Jesus told them a parable, saying, 'The field of a rich man yielded abundantly, and he reasoned with himself, saying, 'What will I do, because I do not have a place to store my crops?' He said, "This is what I will do. I will pull down my barns and build bigger ones, and there I will store all of my grain and other goods. I will say to my soul, "Soul, you have many goods stored up for many years. Rest easy, eat, drink, be merry"" But God said to him, 'Foolish man, tonight your soul is required of you, and the things you have prepared, whose will they be?' That is what someone is like who stores up treasure for himself and is not rich toward God" (Luke 12:15–21).

In these parables, Jesus made it clear that lifestyle is a matter of eternal importance. A man can enjoy his lifestyle immensely, but if he neglects the issue of his eternal soul, his lifestyle will testify against him throughout eternity. This does not mean that poor people inherit eternal life merely because they are poor. But Jesus was clear that rich people are at greater risk of losing their souls because they do not pay attention in history to the issues that really matter. “Jesus said to his disciples, ‘Truly I say to you, it is hard for a rich man to enter the kingdom of heaven. Again I say to you, it is easier for a camel to go through the eye of a needle than for a rich man to enter into the kingdom of God’” (Matthew 19:23–24). Their economic success leads to their likely catastrophe in eternity. *They are blinded by success indicators.* They do not understand the fundamentals of success in both history and eternity. When a person’s lifestyle in history blinds him to his “deathstyle” in eternity, he has made a catastrophic mistake.

It is good for a person who is economically successful to live comfortably and in safety. But it is a mistake to pursue the adornment of wealth. An individual should always ask this of every potential luxury purchase: “How will owning this advance my purpose in life?” It is wise for a craftsman to own the finest tools of his trade that he is capable of using. Tools maximize our productivity for the kingdom of God. To the extent that the ownership of a tool enable us to maximize our productivity, we should save money until we can afford to purchase that tool. In some cases, we may have to go into debt to purchase it. It would be a mistake to buy a luxury good that announces our success publicly in preference to buying a tool that enables us to achieve greater success. Again, this is the error of mistaking a success indicator for success.

In the best-selling book, *The Millionaire Next Door* (1996), the two authors describe the lifestyles of many self-made millionaires in the United States. They pay cash for consumer goods except for a mortgage on their home. They do not buy luxury goods in preference to using this money to invest in their businesses. They are constantly investing. They do not buy a new car every year. They do not live in the most expensive neighborhoods. They live in comfort, but they do not live in luxury. These are not members of the super-rich. Two of the richest Americans in history, Sam Walton, the founder of Walmart, and Warren Buffett, known as the world’s most successful stock market investor, both of whom were worth tens of billions, lived comfortably with few luxuries. They resided in the homes they had

purchased as young men. Most of the rich men surveyed in the book were members of the high-net worth class who had made their money through business, not through high salaries paid by employers.

The safest way not to fall into the trap of living a luxurious lifestyle in preference to living a productive life is to avoid going into debt for any consumer good. Money spent on non-essential consumer goods should be money that your business is not dependent on for expansion.

G. Tithing and Ownership

I assume that you have already begun to tithe on your income. The practice of tithing should be maintained with respect to the success of your business. If your business makes a profit, it should pay a tithe on this profit. But in some jurisdictions, the tax authorities will not allow a business deduction of 10% paid to your church out of the profits of the business. If you are in such a tax jurisdiction, there is a way around this problem.

If your business is a sole proprietorship, then all of the profit in the business flows back to you as an individual. This is the legal meaning of sole proprietorship. The tax authorities will make you pay whatever you owe to them, and then you can donate money. But it is better if you live in a tax jurisdiction that enables you to donate the money and then deduct this from your gross income when you pay your income taxes. This is the situation in the United States. Donations made to tax-deductible charities come from gross income. The taxes are imposed on the remaining income.

On the other hand, if your business is a standard corporation, you will be paid a salary. You will pay your tithe from your salary. If the business is successful, you will be paid dividends. Pay your tax on the dividends you receive. But what happens to the profits that the business retains for reinvestment? This money is not paid to you personally. The corporation is a separate legal entity. In the United States, it is considered to be a legal person. The tax authorities may not allow you to deduct a full 10% out of profits before paying the tax. What now?

One way is to donate 10% of the shares of the corporation to your local congregation when you start the business. The money that you retain in the business for investment and growth is not paid to the church. If the business is successful, the church has ownership in a growing business. The church is not defrauded of the money that you owe as your tithe. The payment comes in the form of ownership of future profits rather than annual

payments or monthly payments. Ownership in a successful company is certainly a valuable asset. The church benefits from this ownership. When dividends are paid to shareholders, the church will receive its 10% of total dividends. If you sell the business for a lot of money, then the church will get 10% of the total value of whatever you are paid. You will not owe a tithe on this 10%.

H. The Value of Your Time

Jesus tells us to count the costs of our actions.

For which of you who desires to build a tower does not first sit down and count the cost to calculate if he has what he needs to complete it? Otherwise, when he has laid a foundation and is not able to finish, all who see it will begin to mock him, saying, 'This man began to build and was not able to finish.' Or what king, as he goes to encounter another king in war, will not sit down first and take advice about whether he is able with ten thousand men to fight the other king who comes against him with twenty thousand men? If not, while the other army is still far away, he sends a delegation and asks for conditions of peace (Luke 14:28–32).

When someone starts a business, he must pay attention to how much money it is going to cost him to organize everything in advance and then advertise the existence of the service or product. But it is even more important to make an estimate about the amount of time that he must invest in starting a business, sustaining the business, and growing the business. Once somebody starts a project, he is expected to finish it. But a business is an ongoing lifetime project unless the businessman sells it. Furthermore, because of the pressure associated with running a business, especially a growing business, there are constant demands on the time of the business owner. There are always fires to put out. There are always opportunities to take advantage of. These constant interruptions bleed away time. Owners become victims of what is sometimes called the tyranny of the urgent.

Where will you get the hours required to keep the business growing? Who is going to do all of the tasks associated with the business? If it becomes a successful business, at some point you will have to turn over some of the tasks to other people. Then you will have to become a manager. Do

you have skills in managing other people? If not, how do you intend to develop these skills?

It takes great courage to start a business. If you must invest all of your money and all of the time that you presently sell to an employer, this is an enormous responsibility. You will have to invest enough money and enough time to make certain that the business is prosperous. You must count the cost. The meaning of cost is simple: all of the things that you could have done with the money and time that you must invest. You may want some degree of leisure. You will surely have to forfeit this. You may want time for academic study. What about the time that you must invest in your family? Your church? Your civic responsibilities? The time must come from somewhere. It must come from something. What will you have to forfeit when you shift your time away from other activities and into your business?

If you start a business in your spare time, you will find that you no longer have any spare time. You may not have any spare time for the next three or four decades. That has certainly been my situation. Will you start the business in the evening after you get home from your job? Then what happens to your family? Will you make it a weekend business? But this means only one day. The other day must be devoted to worship and rest. If all you have is Saturday and perhaps one hour in the evenings when you get home from work, will this be sufficient for you to launch the business? If not, you would be wise not to launch the business.

Your goal is to replace your job with your business. But your business must be sufficiently profitable to enable you to pay yourself a salary at least as large as the salary you receive from your regular job. It may take several years for you to achieve this. In the meantime, you are going to have to juggle your work schedule, your calling schedule, and your family, church, and state schedules. There is no such thing as free time, but someone who starts a business learns this fact from the day he starts the business.

You would be wise to serve as an apprentice for a time. Of course, you do not wish to be paid the low salary that an apprentice usually receives. I do not mean an apprentice in the old-fashioned sense. I mean someone who learns on the job while he receives a salary. If you can get a job that is in some way related to the business that you want to start, this is an ideal situation. You will get training on the job. At some point, if you are a wise observer, the knowledge that you receive from your employment can be transferred to your own business. This is my recommended strategy for starting a business.

I learned to budget my time when I was in high school. I had an after-school job. I became very good at budgeting my time. I developed habits of time management. In retrospect, I believe that this was the most important skill that I learned in high school.

Conclusion

If you start a business, and if that business is successful, you will make a lot of money. You will learn how to budget money in order to reinvest most of it in the business in the early years. You will learn the skills of time management. Unless the business is inherently a one-person business, you will learn the skills of managing other people.

As the owner and as a manager, you will learn how to interact with other people. Generally, you will interact only with subordinates. If you own the business, then you make the basic decisions regarding the business. People may give you advice, but they will not be in a position to tell you what to do. This means that you must accept an enormous amount of responsibility, not simply for your own decisions, but for the survival of the business. Other people will become dependent on you for employment. There is no way to escape this responsibility if you are the owner-manager of the business.

Virtually all of life is supposed to make us more responsible. We have responsibilities in the five covenantal areas. We have responsibilities in the areas of life that are related to our work. The more successful we become, the more responsibilities we are required to accept. Highly productive people must learn how to say no to requests for their time. There are always people requesting money, but it is a lot easier to say no to them than to say no to family members, church members, and people connected to your business who ask you for your time.

Most people do not attempt to start a business. I think this is wise. Most people are not capable of running a business. This is why a majority of businesses fail in the first five years. I recommend that you do whatever you can to gain knowledge and experience in running a business before you start one of your own. I did not understand this when I started my publishing business in 1974, and I went through some difficult times because I did not have sufficient experience. I got through these times of trouble, but the price I paid in terms of stress, money, and time was much greater than I had expected when I started the business. It is a good thing that we cannot count in advance all of the costs of business, just as it is a good thing that we can-

not count in advance all of the costs of marriage. We enter into these relationships burdened by great ignorance. I recommend working for a successful business as a training ground for starting a business. Probably best of all would be to work for a successful business that was started by the person who still runs the business. If you can get information from other employees about how the business ran before it became highly successful, this will give you information that will be highly valuable if you start a business.

You should be motivated most of all by serving customers. You should be internally driven by the belief that you have something to offer other people, meaning something of value to them, that is not presently being offered. You must have confidence in your ability to deliver a superior product or service to paying customers. If you do not have this self-confidence, you will find the responsibilities associated with starting, developing, and expanding a business almost overwhelming. In short, you must be an optimist regarding the outcome of your efforts. If you tend toward pessimism, I recommend that you do not start a business.

CONCLUSION TO PART 2

For anything that becomes visible is light. Therefore it says, “Awake, you sleeper, and arise from the dead, and Christ will shine on you.” Look carefully how you live—not as unwise but as wise. Redeem the time because the days are evil (Ephesians 5:14–16).

“Redeem the time.” What does this mean? It means “buy back the time.” The meaning of “redemption” is “buy back.” This is what it means to be redeemed by Christ’s perfect life, crucifixion, and resurrection, which God imputes judicially to His elect. He has bought back your life, not from Satan, who has never had a legal claim to anything, but from God the Father. Something eternally valuable is transferred to redeemed individuals who are members of groups, both covenantal and noncovenantal. This command, to redeem the time, establishes an economic and a judicial connection between your work in history and your time in eternity. This two-fold connection has to do with stewardship (economic) and trusteeship (judicial). Your actions are representative: point two of the biblical covenant.

We learn from this passage that time is not a zero-cost resource. It should therefore be obvious why time management is crucial to fulfilling your areas of responsibility regarding the dominion covenant. First, there is no such thing as free time. Second, because of technological innovation, entertainment has become a huge industry. It absorbs huge amounts of money. But far more alarming, it absorbs huge amounts of time. This is good news for dominion-oriented Christians. Their covenantal opponents are likely to succumb to this law of economics: at a lower price, more is demanded. The price of digitally delivered entertainment keeps falling. It becomes less resistible. For those with a dominion mindset who recognize the eternal value of their time, the lure of time-costly entertainment is less. They can resist more easily, meaning less expensively. For them, cheap entertainment serves as a barrier to entry for potential competitors. Their opponents find it too convenient to waste time. They do not use entertain-

ment as end-of-the-day relaxation, which is necessary in the lives of most people for increased production the next day: job, calling, volunteer service, or education. Dominion-oriented Christians are able to count the costs of lost time more accurately. They make better judgments regarding the use of their time. Conclusion: *time management is not a covenantally optional skill.*

In Part 2, I covered five areas of work: calling, job, volunteering, education, and business. Most men are involved in the first. They should be involved in two through four. They also should be more involved in self-education as a way to improve their understanding of society in general and their callings and jobs in particular. Dominion requires this. These responsibilities are in addition to the covenantal responsibilities in family, church, and state. All of this requires time. This is not a zero-price resource.

The good news is that all creatures are constrained by time. There are exactly 24 hours a day for all creatures great and small. Life is a capital asset. While life expectancy varies, culture to culture and person to person, the range of lifespans is narrow. People who do not die in infancy or early childhood have close to the same amount of time to work with. There is far more equality chronologically than economically or intellectually. This gives dominion-oriented Christians without much money an advantage over those with lots of money but no dominion vision. Those few covenant-breakers who do possess a dominion vision serve mammon: "more for me in history." Their inheritance is dissipated as time goes by. "A good person leaves an inheritance for his grandchildren, but a sinner's wealth is stored up for the righteous person" (Proverbs 13:22).

You must become clear in your mind about what your calling is. The earlier in life that you make this assessment, the better it will be for your life's crucial work. A great advantage that I had in life was that I knew what my calling was by age 21. I had no idea what my job would be, but I knew that I had to understand the connection between economic theory and the Bible. I have needed almost six decades of study and writing to get where I am. I have had little time to waste. I see this fact more clearly today than I did at (say) age 50. So will you . . . unless you are older than 50.

In making your decisions regarding your calling, your job, and any other areas of service, the parallel parables of the talents and the minas should guide you. God has transferred to you talents in the broadest sense. He holds you responsible for increasing the value of these talents, as as-

sessed by God, who imputes value. *To impute value means to bring judgment.* God will bring judgment, day by day, just as He did in the week of creation. Then He will bring final judgment, which we also refer to as the day of reckoning. Reckoning means accounting. This final judgment is the context of Matthew 25. Point two of the economic covenant, stewardship, is always related to point four: judgment. This is why covenant-keepers must strive to increase their productivity, which will increase their net output. The question then is this: “What is the best use of this output for kingdom-building purposes?”

It is significant that Jesus used these two pocketbook parables to drive home a spiritual lesson. The context of these parables is business. More specifically, it is entrepreneurship: the process of multiplying capital. It is this: “Buy low. Sell high.” Here we find that business is the model for dominion in general. Not only did Jesus not criticize business; He presented it as a model for success in life. *Gaining profits in history is the model for dominion.* Profits in history lead to greater responsibility in eternity. “The first came before him, saying, ‘Lord, your mina has made ten minas more.’ The nobleman said to him, ‘Well done, good servant. Because you were faithful in very little, you will have authority over ten cities.’ The second came, saying, ‘Your mina, lord, has made five minas.’ The nobleman said to him, ‘You take charge over five cities’” (Luke 19:16–19).

You must be productive as a covenantal agent: individual, family, church, and state. But this is only the beginning. There are other areas of service. They should be pursued in terms of your calling. This means that you must decide what your calling is. It is that area of your life in which you are required by God to leave the most valuable legacy, meaning inheritance. It will take God-induced judgment to make a correct assessment. Then it will take a lifetime of reinvested profits to build that legacy. It will also take a program of training to guide those who will receive your legacy.

Quite frankly, that is what this book is all about. I am attempting to recruit and train you to carry on some aspect of my legacy. This is a book on activism. It is based on this biblical premise: “Be doers of the word and not only hearers, deceiving yourselves. For if anyone is a hearer of the word but not a doer, he is like a man who examines his natural face in a mirror. He examines himself and then goes away and immediately forgets what he was like. But the person who looks carefully into the perfect law of freedom, and continues to do so, not just being a hearer who forgets, this man

will be blessed in his actions" (James 1:22–25). It is not sufficient for you to have read Volume 1: *Student's Edition*. You need to read Volume 2: *Teacher's Edition*. You must recruit and guide students. But even this is insufficient. You must put into practice what you have read about and taught. This is why I divided five sections of each chapter of Part 1 into theology and implementation.

When you have identified your most likely calling, it will be time to re-think all aspects of your life in terms of this calling. You must set priorities. Then you must develop a pair of budgets: money and time. Then you must discipline yourself to adhere to these budgets, day by day. This is difficult work. Few people ever do this systematically. If you do, you will begin to gain mastery over the world around you. This will lead to service opportunities, which are always leadership opportunities. This is a biblical strategy: *dominion through subordination*. That was what Jesus did with respect to His Father. Go, and do likewise.

CONCLUSION

For it [God's kingdom] is like when a man was about to go into another country. He called his own servants and gave over to them his wealth. To one of them he gave five talents, to another he gave two, and to yet another he gave one talent. Each one received an amount according to his own ability, and that man went on his journey (Matthew 25:14–15).

A. God's Investment in You

God has made an investment in you: your vision, your abilities, your productivity, and your tenacity. You may not think of it in this fashion, but this is what the Bible clearly teaches.

Once you understand the nature of the relationship between you and God, which here is explained in distinctly economic terms, you should begin to think through the implications of such an arrangement. The implications affect every area of your life. I have covered five covenantal relations, and I have covered five areas of work. The five covenantal relations govern my interpretation of the five areas of work. The five areas of work are representative; they are not comprehensive.

The requirements associated with the five covenants are sufficient to humble the most productive of individuals. The five areas of work are sufficient to keep everyone humble. Humility is fundamental to dominion. So is subordination. The model of this twofold principle of humility and subordination is the Incarnation of the Second Person of the Trinity. Paul wrote:

Do nothing out of selfishness or empty conceit. Instead with humility consider others better than yourselves. Each of you should take care not only for your own needs, but also for the needs of others. You should have the same attitude toward one another as was in Christ Jesus. He existed in the form of God, but he did not consider his equality with God as something to hold on to. Instead,

he emptied himself by taking the form of a servant, and he was born in the likeness of men. He humbled himself and became obedient to the point of death, even death of a cross! Therefore God also highly exalted him. He gave him the name that is above every name. He did this so that in the name of Jesus every knee should bend, the knees of those in heaven and on earth and under the earth. He did this so that every tongue should confess that Jesus Christ is Lord, to the glory of God the Father (Philippians 2:3–11).

Humility is a good thing. Once you understand just how much God expects from you, you can better understand what you are capable of doing with the investment that He has made in you. If God believed you are capable of administering five talents, then He gave you five talents. If He expected you to be a two-talent administrator, then He gave you two talents. He did not overload you with greater talents than He expects you to be able to multiply on His behalf. God does not waste resources, and this includes you. He is not attempting to overload you. If He overloads you, you will waste a portion of His investment. That is not His purpose. *His purpose is to maximize His rate of return on His investments.* Isaiah wrote: “For as the rain and snow come down from heaven and do not return there unless they saturate the earth and make it produce and sprout and give seed to the farmer who sows and bread to the eater, so also my word will be that goes from my mouth—it will not return to me empty, but it will achieve the purpose for which I sent it” (Isaiah 55:10–11). The principle of maximization that applies to God’s word also applies to His capital. You are part of His capital. This principle of maximization is fundamental to modern economic theory. Academic economists do not know this, but the principle of maximization is derived from the Bible.

If you are even remotely aware of your own feelings, you know that you have wasted time, resources, and opportunities. This looks as though God has failed in His investment plan. But this ignores the doctrine of the substitutionary atonement. The purpose of redemption is to erase the effects of sin in the lives of God’s people. Jesus Christ died and rose again on behalf of His people. The psalmist was clear about this.

The Lord is merciful and gracious; he is patient; he has great covenant loyalty. He will not always discipline; he is not always an-

gry. He does not deal with us as our sins deserve or repay us for what our sins demand. For as the skies are high above the earth, so great is his covenant faithfulness toward those who honor him. As far as the east is from the west, this is how far he has removed the guilt of our sins from us (Psalm 103:8–12).

It is possible that His rate of return on His investment in you will be zero. But it will not be negative. A zero rate of return will get you into heaven, and from there into the new heaven and the new earth. But you may get out of history with nothing to show for it except your soul and your experience of having been an unprofitable servant.

According to the grace of God that was given to me as a skilled master builder, I laid a foundation and another is building on it. But let each man be careful how he builds on it. For no one can lay a foundation other than the one that has been laid, that is, Jesus Christ. Now if anyone builds on the foundation with gold, silver, precious stones, wood, hay, or straw, his work will be revealed, for the daylight will reveal it. For it will be revealed in fire. The fire will test the quality of what each one had done. If anyone's work remains, he will receive a reward; but if anyone's work is burned up, he will suffer loss, but he himself will be saved, as though escaping through fire (I Corinthians 3:10–15).

If we are looking at our own autonomous productivity, then we are all unprofitable servants.

But which of you, who has a servant plowing or keeping sheep, will say to him when he has come in from the field, 'Come immediately and sit down to eat'? Will he not say to him, 'Prepare something for me to eat, and put a belt around your clothes and serve me until I have finished eating and drinking. Then afterward you will eat and drink'? He does not thank the servant because he did the things that were commanded, does he? Even so you also, when you have done everything that you are commanded, should say, 'We are unworthy servants. We have only done what we ought to do.' (Luke 17:7–10).

The only thing that keeps us all from being unprofitable servants is this: we are redeemed by God's grace. The moral perfection of Christ has been imputed to us by God. *Our productivity is ultimately Christ's productivity.* By our own failings, it is possible for us to stand before God on the day of judgment with nothing positive to show for our efforts. Paul was clear on this. He recommended not being in this position. So do I. This is why I have written this book. But we are not going to be in a negative position. We will have learned from our own failings. History is not meaningless. It testifies against us, but it also testifies to the grace of God to us and in us. This is why we should review our failings only as a way to enable us to improve our productivity. We are supposed to learn from our mistakes.

You should review your progress in a systematic basis every few months, and at least once a year. To do this, you need a written plan. It should have objective criteria for each time period in your plan: quarterly and yearly. Without objective criteria in the plan, it will be difficult for you to assess your progress accurately. Whenever you review it, do not focus on your failings. Acknowledge them, but do not focus on them. Focus instead on your successes. Why should you do this? Because these are areas in your life in which you want to show a positive rate of return.

God's warning regarding the final accounting that we find in Matthew 25 and Luke 19 is supposed to catch our attention. It is the model for all of our efforts in life. A business' profit-and-loss statement is a reflection of the ultimate profit-and-loss statement that each person will receive from God on judgment day. This is why the parable of the talents is inserted into the New Testament text immediately before the description of the final judgment. It is the day of reckoning, meaning accounting.

In business, this is what a profit-and-loss sheet is supposed to reveal. We acknowledge the losses. We seek to eliminate them. We focus on the profits. We try to make more of them. Profits and losses are how consumers maintain their authority in the marketplace. We must listen to consumers. Whenever we see losses, we should understand this as consumers telling us to stop doing this. When we see profits, we should understand this as consumers telling us to keep doing this.

B. Self-Inventory

If you have taken seriously the message of this book, you should be ready to make a detailed personal inventory of your life. You should sit

down with a pencil and a piece of paper and write down what your main talents are. Do not skip any of them. This may take several hours. I hope it will take several hours. Do not do this in one sitting. Do it over several days. If you are married, ask your spouse about your most significant abilities. What have you done in the past that has been productive so far? Do not try to explain them yet. Just list them. Also list the evidence. You are looking for patterns.

The second stage is to write down explanations for each of these patterns that throw light on why you have been successful. It is not sufficient to discover a pattern; you should find evidence that explains it. This is because you are looking for a small number of areas of your life on which you are going to focus your attention, your efforts, your time, and maybe money. You may not discover more than five of these areas. If you have more than five, you will have a difficult time narrowing down the areas on which to concentrate.

The third step in this personal inventory is to identify those areas in which you think you may have opportunities to participate productively. You are trying to identify your most productive areas, the reasons for this, and several opportunities to excel. Ask yourself this: "Will my productivity in this area uniquely contribute to the extension of the kingdom of God?" You are searching for your calling. You want to identify that key opportunity in which your gifts will lead to your greatest productivity. Also, will your productivity in this area be unique? Do you have unique skills, interests, and evidence from your past that potential competitors may not possess? You are looking for the most important thing you can do with your life for the kingdom of God in which you would be most difficult to replace. This is not easy to discover in most cases. My case is not representative.

I did not immediately come to the conclusion that I should concentrate on economics. I had been reading the free market magazine, *The Freeman*, for about two years. I was interested in economics, but I was more interested in politics. When I first began college in the fall of 1959, I listed political science as my major. I thought about changing my major to economics in the second semester of my freshman year, when I was 18 years old. But I decided by the end of the semester that I would switch to history. I did better in my American history course than in my economics course. I also recognized that the methodology of the economics department was favorable to government intervention. It was hostile to the Austrian School's approach to economic analysis. I believed that I could do better as a college

student studying history than any other academic major. There is no question in my mind today that I was correct in this assessment. Yet I never thought of the study of history as my calling. I always thought of it as leading to a job. I knew it would not undermine my interest in economics. It would strengthen my performance as an economist. But I realized that I would have to be a self-taught economist. As it turned out, I never did get a job teaching history. I never needed one.

You probably have a job. I hope you will find that your particular talents are conducive to effective performance in your job. I think you should be grateful that you have a job, and you should be especially grateful if your unique talents enable you to perform at an above-average level. I do not think you should quit your job yet. It may be that you will never have to quit it. But you would be wise to quit it if you find that it interferes significantly with your calling, and some other occupation will not interfere significantly. If you ever find that this is the case, you should seriously consider abandoning your career for a new career, even if it does not initially pay more than your present job. Your goal is to have your job fund your calling in addition to funding a comfortable lifestyle. Only in the rarest of cases does someone find that his job is his calling, and he can benefit from rising wages without undermining his calling.

It may take a considerable amount of time before you will be able to secure a job that will not interfere with your calling, in which will also provide you with sufficient income for you and your family to enjoy a comfortable lifestyle. You should be patient. Do not rush into a new career until you have evidence that it will be a superior career in terms of the time that it provides you to work on your calling. Do not focus on higher income as your primary motivation for making a career change. Focus instead on your calling.

Once you have secured a job or a career that enables you to develop your calling, then you will be ready to make the next self-assessment. This is the assessment associated with volunteering, education, and maybe starting a business. What talents do you have, and what time do you have, that would enable you to become a successful volunteer without undermining significantly either your productivity in your occupation and also your productivity in your calling? Are there such areas available to you? If not, then you should move on to the question of your education. This includes educating your children. What do you have to learn in order to improve your performance in your career? What do you have to read? What do you have to write

regularly on a blog? Are there opportunities for you to teach this information on a face-to-face or small-group basis already? Who will let you teach? Where can you teach? When can you teach? When you teach, you will learn a great deal more. We learn by doing, but we also learn by teaching.

You may not have the talent and the opportunity to start a business, but if you think you do, then you should consider this as a potential substitute for your job in the pursuit of greater productivity in your calling.

All of this takes a detailed self-inventory. It must be an ongoing self-inventory. You will learn more. You will find that you have greater opportunities for service. You may find that the talents you have thought were most productive in one area of your life would apply even more productively in another area of your life. The ability to speak and write are examples of talents that can apply in numerous areas of life. You may decide to take these talents and apply them with greater diligence in some other area of your life. Such a switch is almost always filled with great uncertainty. Count the cost.

C. Activism

By now, you understand what it means to become an activist. Inevitably, for as long as you are alive, you are an activist to some extent. You are also an entrepreneur. You face uncertainty in every area of your life. You have to make decisions about what to do with your life, which includes your money and your talents, but most of all includes your time. But I am talking about professional activism. I do not mean paid activism. I surely mean a great deal more than the typical focus of activism: politics. I do not think most people have the capability of becoming professional politicians or even skilled amateurs. I suspect that more people are able to go into business than going to politics. But politics is one area of activism. If that is of special interest to you, and you believe that your talent so far indicates that you would be effective as a political activist, then you should consider this as a possible calling.

I do not think that anybody should become a lifetime activist who concentrates on a specific area of service until there is balance to his life with respect to his individual covenant, his family covenant, his church covenant, and his civil covenant. There must be balance in a person's allocation of time, money, and emotion among the four covenants. This is mandatory before somebody becomes a volunteer, an educator, or businessman. First things first. Covenantal responsibilities, individual and group, have greater

eternal consequences than the responsibilities associated with a person's job, education, or business responsibilities.

If you have read the student's edition and the teacher's edition of this book, then you are ready to become an activist. You have greater knowledge about Christian economics than 99% of the people who call themselves Christians. With greater knowledge comes greater responsibility. It is not sufficient for you to spend the rest of your life studying at the expense of doing. James was clear about this. You should be equally clear.

Be doers of the word and not only hearers, deceiving yourselves. For if anyone is a hearer of the word but not a doer, he is like a man who examines his natural face in a mirror. He examines himself and then goes away and immediately forgets what he was like. But the person who looks carefully into the perfect law of freedom, and continues to do so, not just being a hearer who forgets, this man will be blessed in his actions (James 1:22–25).

You need goals for your activism. These goals should be personal. They should also be corporate. They are goals for yourself, but they are also goals for those around you. Do not have too many goals. You cannot keep track of all of them if you have too many. I think five would be adequate.

Second, you need a plan associated with each of these goals. The plan should be specific. There should be criteria for judging your performance. They should be written. You should review your progress in achieving this plan on a regular basis. You should do it at least once every three months and then once a year. You may revise the plan. You probably should revise the plan if you find that you are not able to perform well enough to achieve the goal associated with the plan. But you should give it time. I think three years probably is the minimum period. That was the approximate length of Jesus' ministry.

Third, all of these goals should be consistent with your calling and should reinforce it. As I have stated over and over, your calling is central. Focus on your calling. Everything in your life should be consistent with your calling and also reinforce it. This includes your marriage. It includes your church membership. If there is a discrepancy between your calling and your goals, you had better find a new calling if you are unwilling to revise your goals.

Conclusion

Only when you are sure about these matters, or at least highly confident, should you go on to read the fourth volume in this series: the scholar's edition. The scholar's edition is aimed at scholars. Not many people should become scholars. Far more people should become activists than become scholars. Yet even scholars must become activists. They must find ways to become personally active or at least to recruit people who would become personally active.

If you read a scholarly treatise, you will find that it does not call on readers to take action. Yet a well-designed treatise will produce people who take action. This was surely true of Adam Smith's *Wealth of Nations*. It was true of Karl Marx's *Das Kapital*. It was true of Ludwig von Mises' *Human Action*. I hope it is true of this multi-volume book when it is completed. (*Das Kapital* was also a multi-volume book, but he only completed Volume I. The two other volumes, incomplete, were published by Engels after Marx died.)

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